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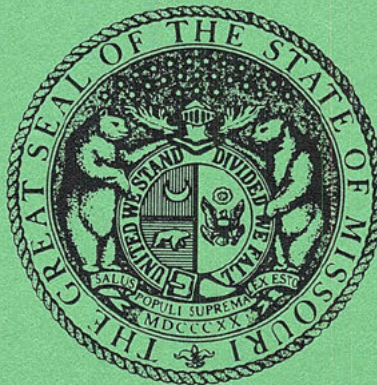
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MISSOURI PRODUCT LIABILITY INSURANCE REPORT

1985 - 1988



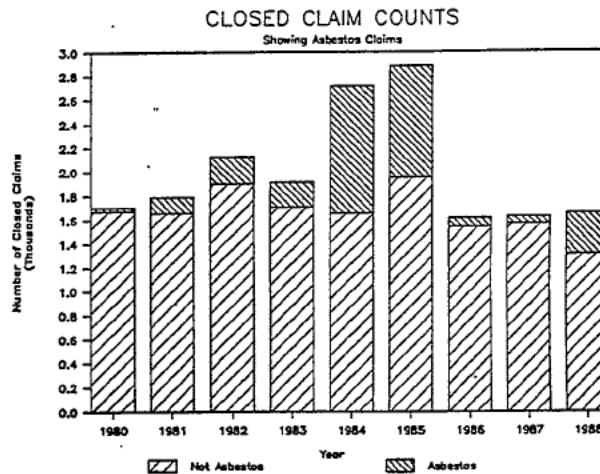
MISSOURI DIVISION OF INSURANCE
STATISTICAL SECTION

October, 1989

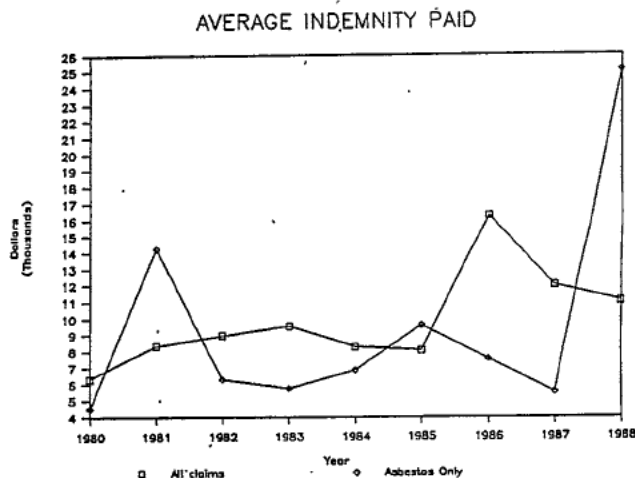
EXECUTIVE SUMMARY

After a peak in 1985, the state of Missouri has seen the number of closed claims for product liability begin to level off. The large number of asbestos claims closed in 1984 and 1985 is a main factor in the high closed claim counts for those years.

In 1984, 1,057 (38.9%) of the claims reported fell under the category Asbestos Goods Manufacturing. In 1985 the figure was 928 (32.2%). It is likely that asbestos claims are being filed in class actions suits.



The average indemnity paid on claims has dropped a significant 32% since the dramatic increase in 1986, falling from \$16,246 to \$11,039 in 1988. This has occurred despite a 232% increase in the average indemnity paid for asbestos claims.



In 1987, 53% of the claims were paid within six months of the incident. In 1988, only 28% of the claims were paid in this same time frame, and companies needed 6-1/2 years from the incident to close 53% of the claims.

As expected, the claims with a higher degree of severity have produced a higher average indemnity. In 1988, average indemnity paid for damage to principal property was \$16,011 compared to \$2,790 paid for damage to minor property.

The number of companies writing product liability in Missouri has remained steady with 154 in 1985 and 161 in 1988. The true loss ratio (losses incurred/premium earned) is fluctuating and hard to predict.

This report has been compiled using two sources: closed claims data as reported under Section 374.415, RSMo, and Supplement to Page 14 of the Annual Statement submitted to the Division of Insurance. This report, as well as the previous product liability reports prepared by the Missouri Division of Insurance, has been written to present to the legislature and other interested parties the findings from those reporting requirements.

This year we have enhanced the report by presenting revised tables. We have replaced the block charts with graphs and added several new charts. We feel the graphs and charts will be easy to read and understand.

Product Liability reports published prior to this one can be found in the Missouri State Library and most major libraries in the state. Any questions concerning any of these reports should be addressed to the Statistical Section, Missouri Division of Insurance, P. O. Box 690, Jefferson City, MO 65102-0690.

A handwritten signature in dark ink, appearing to read "Lewis E. Melahn", written in a cursive style.

Lewis E. Melahn
Director of Insurance

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FOREWORD

We had some difficulty with insurers who failed to provide data to our satisfaction regarding completeness and accuracy. Verification and resolution of the data has taken some time. This has caused delay in production of the data.

The reader should note that self-insurers and non-admitted carriers are not required to report according to current statutes. The data absent may affect the total product liability trends significantly.

TABLE I

INDEMNITY PAID FOR EACH DEFENDANT

The following tables have been developed to show the total amount of indemnity paid for all claims for 1985, 1986, 1987, and 1988, as well as the average indemnity paid for each claim and the average cost to defend a claim.

Below is a legend to use in reading the tables:

- (1) Indemnity Paid: This is bracketed by amount of indemnity paid. Any claim which falls within the bracket will be included.
- (2) Avg. Mo.: This column indicates the average number of months it took to close the claims that fell within that bracket.
- (3) No. of Claim Reports: The actual number of claims that fell within the bracket.
- (4) Cum %: The percent of losses that were closed for the bracketed amounts and less as compared to the total of all claims closed.
- (5) Indemnity Paid: This column is the total paid for all claims that fell within the bracket.
- (6) Cum %: This column is calculated like (4) but is based on indemnity paid rather than number of claims.
- (7) Cut Off %: This indicates that if awards in product liability cases were capped at the highest limit of the bracket, the percentage developed would show how much of the dollar losses would be eliminated. The claims which were paid in an amount greater than the cap are calculated as paid in the amount of the cap.
- (8) Avg Indemnity Per Defendant: This shows the average amount of each claim that fell within that bracketed group and is calculated by dividing the indemnity for that bracket by the number of claims for the bracket.
- (9) Avg Expense Per Defendant: This is the average cost to settle a claim which fell within the bracket.

From Table I, we can see by comparing the cumulative percentage columns that by claim count (Column 4), 62.25% of the claims are less than \$1,000 in loss, but in terms of overall losses rather than count, we see that 60.95% of the losses are (column 6) in the bracket under \$1,000,000.

Another way to point out the difference is to say that claims under \$1,000 constitute 62.25% of the claims by count, but only 1.33% of the total losses by amount. This means that the few very large claims have significant impact upon the loss distribution of product liability claims.

INDEMNITY PAID FOR EACH DEFENDANT

1988

ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	81	646	39.00		.00	100.00		1,720
1-999	62	385	62.25	148,442	1.33	93.06	385	1,152
1,000-1,999	183	329	82.12	512,644	5.92	88.76	1,558	483
2,000-2,999	168	101	88.22	229,855	7.99	86.76	2,275	1,217
3,000-3,999	129	38	90.51	127,747	9.13	85.23	3,361	774
4,000-4,999	32	10	91.12	42,808	9.52	83.88	4,280	4,019
5,000-5,999	58	21	92.39	107,757	10.48	82.73	5,131	3,788
6,000-6,999	43	10	92.99	63,410	11.05	81.66	6,341	1,084
7,000-7,999	36	12	93.71	88,990	11.85	80.68	7,415	2,123
8,000-8,999	64	7	94.14	59,331	12.38	79.78	8,475	4,697
9,000-9,999	117	4	94.38	36,911	12.71	78.94	9,227	4,828
10,000-19,999	86	39	96.73	538,991	17.55	72.76	13,820	8,109
20,000-29,999	63	18	97.82	420,118	21.32	68.99	23,339	7,776
30,000-39,999	51	7	98.24	238,694	23.46	66.13	34,099	15,774
40,000-49,999	53	3	98.42	131,913	24.64	63.69	43,971	11,752
50,000-59,999	53	6	98.79	304,130	27.37	61.86	50,688	12,482
60,000-69,999	33	3	98.97	198,890	29.15	60.17	66,296	13,439
70,000-79,999	58	2	99.09	150,000	30.50	58.73	75,000	5,435
80,000-89,999	60	1	99.15	86,500	31.27	57.42	86,500	22,393
90,000-99,999	305	1	99.21	92,406	32.10	56.23	92,406	126,093
100,000-199,999	118	4	99.45	617,589	37.64	46.20	154,397	165,646
200,000-299,999	73	6	99.81	1,527,457	51.34	40.58	254,576	40,327
400,000-499,999	40	1	99.87	497,500	55.80	35.22	497,500	95,822
500,000-999,999	32	1	99.93	573,945	60.95	30.07	573,945	13,529
4,000,000-4,999,999	149	1	100.00	4,353,041	100.00	.00	4,353,041	4,053,109
TOTAL	102	1,656	.00	11,149,069	.00	.00	6,732	4,841

BODILY INJURY

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	102	484	38.32		.00	100.00		1,937
1-999	88	264	59.22	96,696	.97	93.82	366	1,638
1,000-1,999	198	302	83.13	473,248	5.75	89.93	1,567	503
2,000-2,999	215	78	89.31	173,982	7.51	88.39	2,230	1,563
3,000-3,999	214	22	91.05	73,900	8.26	87.17	3,359	1,050
4,000-4,999	57	5	91.44	21,250	8.47	86.06	4,250	8,024
5,000-5,999	76	14	92.55	71,551	9.20	85.10	5,110	5,323
6,000-6,999	47	9	93.26	56,808	9.77	84.21	6,312	1,204
7,000-7,999	33	7	93.82	52,315	10.30	83.39	7,473	1,558
8,000-8,999	80	7	94.37	58,585	10.89	82.64	8,369	4,804
9,000-9,999	137	3	94.61	27,673	11.17	81.95	9,224	6,438
10,000-19,999	97	30	96.99	414,663	15.36	76.95	13,822	9,232
20,000-29,999	73	12	97.94	273,400	18.12	73.99	22,783	14,574
30,000-39,999	58	4	98.25	139,500	19.53	71.57	34,875	19,615
40,000-49,999	53	3	98.49	131,913	20.87	69.53	43,971	11,752
50,000-59,999	38	3	98.73	154,130	22.42	67.87	51,376	10,860
60,000-69,999	49	2	98.89	129,650	23.73	66.35	64,825	20,159
70,000-79,999	58	2	99.04	150,000	25.25	65.04	75,000	5,435
80,000-89,999	305	1	99.12	92,406	26.18	62.69	92,406	126,093
90,000-99,999	181	2	99.28	353,000	29.75	52.05	176,500	274,217
100,000-199,999	73	6	99.76	1,527,457	45.18	45.71	254,576	35,521
200,000-299,999	40	1	99.84	497,500	50.21	39.68	497,500	95,822
400,000-499,999	32	1	99.92	573,945	56.61	33.88	573,945	13,529
500,000-999,999	149	1	100.00	4,353,041	100.00	.00	4,353,041	4,053,109
TOTAL	129	1,263	.00	9,896,613	.00	.00	7,835	5,982

PROPERTY DAMAGE

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	20	147	38.38		.00	100.00		1,428
1-999	5	125	71.01	52,337	4.52	85.88	418	89
1,000-1,999	11	27	78.06	38,499	7.85	77.62	1,425	259
2,000-2,999	9	24	84.33	57,873	12.85	71.58	2,411	44
3,000-3,999	13	15	88.25	50,847	17.25	67.18	3,389	421
4,000-4,999	26	6	89.81	25,808	19.48	63.65	4,301	640
5,000-5,999	20	7	91.64	36,206	22.61	60.78	5,172	718
6,000-6,999	3	1	91.90	6,602	23.18	58.05	6,602	
7,000-7,999	40	5	93.21	36,675	26.35	55.65	7,335	1,643
8,000-8,999	9	1	93.47	8,996	27.13	53.41	8,996	
9,000-9,999	57	1	93.73	9,238	27.93	51.31	9,238	
10,000-19,999	38	8	95.82	111,828	37.60	34.72	13,978	3,527
20,000-29,999	45	7	97.65	166,718	52.01	24.63	23,816	8,524
30,000-39,999	43	3	98.43	99,194	60.59	18.65	33,064	6,613
50,000-59,999	68	3	99.21	150,000	73.56	10.87	50,000	14,104
60,000-69,999	1	1	99.47	69,240	79.55	8.34	69,240	
80,000-89,999	60	1	99.73	86,500	87.03	5.18	86,500	22,393
100,000-199,999	59	1	100.00	150,000	100.00	.00	150,000	19,562
TOTAL	15	383	.00	1,156,561	.00	.00	3,019	1,160

INDEMNITY PAID FOR EACH DEFENDANT

1987

ALL CLAIMS

INDEMNITY PAID	AVG. NO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	63	781	47.91		.00	100.00		1,004
1-999	10	481	77.42	163,916	1.60	94.78	340	957
1,000-1,999	24	110	84.17	151,563	3.09	91.84	1,377	829
2,000-2,999	54	50	87.23	113,299	4.20	89.67	2,265	423
3,000-3,999	62	26	88.83	87,782	5.06	87.79	3,376	1,802
4,000-4,999	83	19	90.00	81,310	5.86	86.14	4,279	3,095
5,000-5,999	40	21	91.28	107,765	6.91	84.72	5,131	4,194
6,000-6,999	44	9	91.84	57,558	7.48	83.38	6,395	6,348
7,000-7,999	69	14	92.69	103,739	8.50	82.16	7,409	21,687
8,000-8,999	35	7	93.12	57,772	9.06	81.05	8,253	3,161
9,000-9,999	24	3	93.31	28,268	9.34	79.96	9,422	
10,000-19,999	49	41	95.82	569,604	14.92	71.73	13,892	6,756
20,000-29,999	46	18	96.93	427,524	19.12	66.17	23,751	23,764
30,000-39,999	70	12	97.66	399,055	23.03	62.06	33,254	29,789
40,000-49,999	56	9	98.22	385,110	26.81	58.97	42,790	8,778
50,000-59,999	68	4	98.46	214,000	28.90	56.38	53,500	100,838
60,000-69,999	89	3	98.65	194,181	30.81	54.08	64,727	39,270
70,000-79,999	94	3	98.83	221,114	32.98	52.11	73,704	14,850
80,000-89,999	65	3	99.01	244,333	35.37	50.50	81,444	35,782
100,000-199,999	45	5	99.32	769,850	42.92	35.50	153,970	23,017
200,000-299,999	40	2	99.44	466,249	47.49	26.02	233,124	16,848
300,000-399,999	83	2	99.57	607,698	53.45	19.08	303,849	1,219,992
400,000-499,999	29	3	99.75	1,295,733	66.16	14.22	431,911	168,440
500,000-999,999	37	2	99.87	1,000,000	75.96	4.42	500,000	103,517
1,000,000-1,999,999	40	2	100.00	2,451,978	100.00	.00	1,225,539	175,482
TOTAL	44	1,630	.00	10,198,501	.00	.00	6,256	4,539

BODILY INJURY

INDEMNITY PAID	AVG. NO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	82	527	49.62		.00	100.00		1,105
1-999	14	301	77.96	96,722	1.37	95.30	321	1,512
1,000-1,999	30	55	83.14	74,349	2.42	92.49	1,351	988
2,000-2,999	77	33	86.25	72,797	3.46	90.32	2,205	396
3,000-3,999	83	17	87.85	56,291	4.26	88.41	3,311	859
4,000-4,999	95	15	89.26	64,251	5.17	86.73	4,283	1,309
5,000-5,999	47	14	90.58	70,000	6.16	85.31	5,000	5,911
6,000-6,999	68	5	91.05	31,719	6.61	83.94	6,343	9,647
7,000-7,999	115	6	91.61	44,459	7.24	82.64	7,409	3,719
8,000-8,999	29	6	92.18	49,438	7.95	81.44	8,239	1,898
9,000-9,999	36	2	92.37	19,250	8.22	80.27	9,625	
10,000-19,999	55	27	94.91	375,269	13.55	71.11	13,898	6,596
20,000-29,999	46	15	96.32	351,470	18.54	64.04	23,431	28,238
30,000-39,999	76	8	97.08	261,555	22.25	60.14	32,694	38,665
40,000-49,999	55	7	97.74	298,860	26.49	56.46	42,694	8,644
50,000-59,999	89	3	98.02	156,000	28.71	53.40	52,000	134,451
60,000-69,999	89	3	98.30	194,181	31.46	50.64	64,727	39,270
70,000-79,999	102	3	98.58	225,901	34.67	48.28	75,300	31,279
80,000-89,999	46	2	98.77	163,333	36.99	46.39	81,666	20,134
100,000-199,999	45	5	99.24	769,850	47.92	29.36	153,970	23,017
200,000-299,999	40	2	99.43	466,249	54.54	19.90	233,124	16,848
300,000-399,999	83	2	99.62	607,698	63.16	14.11	303,849	1,219,992
400,000-499,999	41	2	99.81	969,336	76.93	8.87	484,668	24,027
500,000-999,999	24	1	99.90	500,000	84.02	1.77	500,000	167,035
1,000,000-1,999,999	62	1	100.00	1,125,000	100.00	.00	1,125,000	330,000
TOTAL	57	1,062	.00	7,043,978	.00	.00	6,632	5,710

PROPERTY DAMAGE

INDEMNITY PAID	AVG. NO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	24	250	43.93		.00	100.00		658
1-999	4	181	75.74	68,146	2.16	93.46	376	21
1,000-1,999	19	54	85.23	75,272	4.55	90.11	1,393	619
2,000-2,999	15	19	88.57	44,502	5.96	87.84	2,342	476
3,000-3,999	21	9	90.15	31,491	6.96	85.92	3,499	3,554
4,000-4,999	40	4	90.86	17,059	7.50	84.24	4,264	9,791
5,000-5,999	28	8	92.26	43,429	8.88	82.73	5,428	666
6,000-6,999	32	5	93.14	31,839	9.89	81.44	6,367	2,773
7,000-7,999	35	8	94.55	59,280	11.77	80.35	7,410	35,163
8,000-8,999	71	1	94.72	8,334	12.03	79.39	8,334	10,740
9,000-9,999	2	1	94.90	9,018	12.32	78.47	9,018	
10,000-19,999	38	16	97.71	214,080	19.12	72.62	13,380	6,012
20,000-29,999	41	2	98.66	49,554	20.69	68.83	24,777	529
30,000-39,999	58	4	98.76	137,500	25.05	66.05	34,375	12,037
40,000-49,999	62	2	99.12	86,250	27.79	64.27	43,125	9,250
50,000-59,999	6	1	99.29	58,000	29.63	62.74	58,000	
60,000-69,999	80	1	99.47	70,213	31.86	60.51	70,213	12,820
70,000-79,999	28	2	99.82	820,733	57.91	26.21	410,366	248,406
80,000-89,999	18	1	100.00	1,326,078	100.00	.00	1,326,078	20,965
1,000,000-1,999,999	18	569	.00	3,150,778	.00	.00	5,537	2,263
TOTAL	18							

INDEMNITY PAID FOR EACH DEFENDANT

1986

ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	36	645	39.96		.00	100.00		1,843
1-999	9	556	74.41	171,624	1.09	96.28	308	203
1,000-1,999	79	126	82.21	169,058	2.16	94.19	1,341	683
2,000-2,999	73	56	85.68	132,084	3.00	92.59	2,358	1,717
3,000-3,999	19	33	87.73	109,890	3.70	91.26	3,330	1,407
4,000-4,999	19	13	88.53	56,727	4.06	90.06	4,363	997
5,000-5,999	50	26	90.14	134,593	4.91	89.02	5,176	4,870
6,000-6,999	27	10	90.76	63,466	5.31	88.05	6,346	2,900
7,000-7,999	46	10	91.38	73,536	5.78	87.15	7,353	8,886
8,000-8,999	110	7	91.82	57,601	6.15	86.30	8,228	4,763
9,000-9,999	3	1	91.88	9,570	6.21	85.46	9,570	1,648
10,000-19,999	41	28	93.61	361,367	8.50	78.40	12,905	7,971
20,000-29,999	68	18	94.73	414,818	11.14	72.65	23,045	11,855
30,000-39,999	65	14	95.60	468,539	14.12	67.84	33,467	11,764
40,000-49,999	48	8	96.09	339,770	16.27	63.71	42,471	12,017
50,000-59,999	53	7	96.53	375,544	18.66	59.99	55,649	38,743
60,000-69,999	79	7	96.96	451,423	21.53	56.68	64,489	8,996
70,000-79,999	50	7	97.39	517,632	24.81	53.83	73,947	19,237
90,000-99,999	59	4	97.64	371,120	27.17	48.68	92,780	21,112
100,000-199,999	58	17	98.69	2,414,724	42.51	30.80	142,042	22,534
200,000-299,999	60	8	99.19	1,992,824	55.17	20.05	249,103	30,515
300,000-399,999	84	4	99.44	1,327,724	63.60	13.52	331,931	197,797
400,000-499,999	66	3	99.62	1,355,939	72.22	8.72	451,979	57,015
500,000-999,999	54	5	99.93	3,332,380	93.38	.25	666,476	45,029
1,000,000-1,999,999	28	1	100.00	1,040,687	100.00	.00	1,040,687	2,042
TOTAL	33	1,614	.00	15,742,640	.00	.00	9,753	3,029

BODILY INJURY

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	45	407	38.83		.00	100.00		1,918
1-999	12	371	74.23	110,032	1.07	96.29	296	128
1,000-1,999	104	90	82.82	119,763	2.23	94.25	1,330	669
2,000-2,999	95	36	86.25	85,335	3.07	92.72	2,370	1,550
3,000-3,999	22	18	87.97	59,685	3.65	91.43	3,315	2,066
4,000-4,999	20	5	88.45	20,886	3.85	90.25	4,177	2,400
5,000-5,999	55	18	90.17	91,120	4.74	89.23	5,062	5,069
6,000-6,999	37	2	90.36	12,250	4.86	88.24	6,125	1,896
7,000-7,999	40	7	91.03	51,099	5.36	87.31	7,299	11,818
8,000-8,999	166	4	91.41	33,001	5.68	86.42	8,250	2,723
10,000-19,999	49	17	93.03	220,500	7.83	77.94	12,970	11,159
20,000-29,999	71	13	94.27	298,939	10.74	71.71	22,995	15,070
30,000-39,999	71	10	95.22	325,102	13.91	66.60	32,510	8,743
40,000-49,999	58	6	95.80	252,500	16.37	62.19	42,083	15,569
50,000-59,999	40	8	96.56	435,184	20.61	58.34	58,398	8,649
60,000-69,999	103	4	96.94	262,923	23.17	55.00	65,730	15,587
70,000-79,999	20	3	97.23	224,335	25.35	52.03	74,778	429
90,000-99,999	68	3	97.51	276,120	28.04	46.61	92,040	26,611
100,000-199,999	71	11	98.56	1,642,118	44.04	26.71	149,283	20,355
200,000-299,999	61	6	99.14	1,514,327	58.80	14.88	252,387	34,996
300,000-399,999	66	4	99.52	1,366,308	72.11	8.39	341,577	155,788
400,000-499,999	81	2	99.71	905,939	80.94	4.43	452,969	80,930
500,000-999,999	64	3	100.00	1,955,669	100.00	.00	651,889	54,556
TOTAL	41	1,048	.00	10,263,135	.00	.00	9,793	3,190

PROPERTY DAMAGE

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	21	191	36.38		.00	100.00		2,639
1-999	5	188	72.19	61,897	1.16	96.09	329	347
1,000-1,999	19	39	79.61	53,295	2.16	93.81	1,366	704
2,000-2,999	31	28	83.42	46,749	3.04	92.04	2,337	2,018
3,000-3,999	16	15	86.28	50,205	3.98	90.59	3,347	594
4,000-4,999	18	8	87.80	35,841	4.66	89.32	4,480	121
5,000-5,999	37	8	89.33	43,473	5.48	88.20	5,434	4,425
6,000-6,999	24	8	90.85	51,216	6.44	87.23	6,402	3,151
7,000-7,999	58	4	91.61	29,937	7.00	86.37	7,484	5,404
8,000-8,999	27	2	92.00	16,100	7.30	85.58	8,050	632
9,000-9,999	3	1	92.19	9,570	7.48	84.80	9,570	1,648
10,000-19,999	29	11	94.28	140,867	10.13	78.58	12,886	3,076
20,000-29,999	58	5	95.23	115,879	12.31	73.58	23,175	3,496
30,000-39,999	51	4	96.80	143,437	15.01	69.19	35,859	19,316
40,000-49,999	19	2	96.38	87,270	16.65	65.48	43,635	1,361
50,000-59,999	87	1	96.57	57,860	17.74	61.94	57,860	202,012
60,000-69,999	102	1	96.76	68,000	19.02	58.60	68,000	
70,000-79,999	72	4	97.52	293,297	24.53	55.90	73,324	33,154
90,000-99,999	32	1	97.71	95,000	26.32	51.11	95,000	4,616
100,000-199,999	35	5	98.66	610,818	37.80	35.86	122,163	31,837
200,000-299,999	57	2	99.04	478,497	46.80	24.98	239,248	17,071
300,000-399,999	73	2	99.42	725,998	60.45	16.97	362,999	53,733
400,000-499,999	37	1	99.61	450,000	68.92	12.27	450,000	3,487
500,000-999,999	42	1	99.80	612,129	80.43	.76	612,129	
1,000,000-1,999,999	28	1	100.00	1,040,687	100.00	.00	1,040,687	2,042
TOTAL	18	525	.00	5,318,022	.00	.00	10,129	2,874

INDEMNITY PAID FOR EACH DEFENDANT

1985

ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	85	1,464	50.74		.00	100.00		3,301
1-999	14	803	78.57	226,648	1.97	92.65	282	133
1,000-1,999	46	145	83.60	193,713	3.65	88.11	1,335	543
2,000-2,999	71	105	87.24	248,806	5.82	84.57	2,369	1,768
3,000-3,999	79	43	88.73	141,029	7.05	81.63	3,279	3,228
4,000-4,999	77	22	89.49	94,643	7.87	78.94	4,301	2,167
5,000-5,999	144	51	91.26	262,732	10.16	76.68	5,151	3,535
6,000-6,999	75	18	91.88	115,104	11.16	74.58	6,394	1,796
7,000-7,999	106	22	92.65	161,091	12.56	72.67	7,322	6,847
8,000-8,999	95	15	93.17	125,953	13.66	70.91	8,396	2,964
9,000-9,999	79	10	93.51	91,750	14.45	69.27	9,175	1,116
10,000-19,999	80	76	96.15	1,001,951	23.17	57.50	13,183	37,023
20,000-29,999	106	51	97.92	1,194,134	33.56	50.76	23,414	3,113
30,000-39,999	107	10	98.26	336,505	36.49	46.09	33,650	13,782
40,000-49,999	55	7	98.50	304,160	39.14	42.14	43,451	9,693
50,000-59,999	69	8	98.78	429,188	42.87	38.84	53,688	38,239
60,000-69,999	110	4	98.92	252,200	45.07	36.04	63,050	8,773
70,000-79,999	80	3	99.02	222,260	47.00	33.49	74,086	26,628
80,000-89,999	121	1	99.06	89,103	47.78	31.07	89,103	53,455
90,000-99,999	60	2	99.13	185,000	49.39	28.85	92,500	39,893
100,000-199,999	63	16	99.68	2,055,081	67.27	17.05	128,442	41,010
200,000-299,999	109	3	99.79	735,753	73.67	10.65	245,251	491,927
300,000-399,999	63	2	99.86	699,542	79.76	6.30	349,771	21,719
400,000-499,999	28	1	99.89	425,000	83.46	3.48	425,000	4,823
500,000-999,999	67	3	100.00	1,900,000	100.00	.00	633,333	136,878
TOTAL	64	2,885	.00	11,491,346	.00	.00	3,983	4,205

BODILY INJURY

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	105	1,142	59.51		.00	100.00		3,929
1-999	26	363	78.42	112,143	1.20	94.37	308	184
1,000-1,999	82	67	81.91	89,681	2.16	90.41	1,338	871
2,000-2,999	98	71	85.61	165,034	3.92	87.20	2,324	2,267
3,000-3,999	114	27	87.02	87,094	4.86	84.47	3,225	4,624
4,000-4,999	130	11	87.59	46,376	5.35	81.90	4,216	2,542
5,000-5,999	163	44	89.89	226,231	7.78	79.75	5,141	3,599
6,000-6,999	93	13	90.56	83,463	8.67	77.75	6,420	2,071
7,000-7,999	120	16	91.40	117,750	9.93	75.93	7,359	2,667
8,000-8,999	128	10	91.92	84,428	10.83	74.22	8,442	3,490
9,000-9,999	79	10	92.44	91,750	11.82	72.65	9,175	1,116
10,000-19,999	94	57	95.41	739,904	19.74	61.40	12,980	48,293
20,000-29,999	126	41	97.55	965,923	30.08	54.81	23,559	3,296
30,000-39,999	117	7	97.91	242,517	32.68	50.18	34,645	10,821
40,000-49,999	55	7	98.26	304,160	35.94	46.38	43,451	9,693
50,000-59,999	87	5	98.54	258,783	38.71	43.29	51,756	13,042
60,000-69,999	197	2	98.64	122,750	40.02	40.48	61,375	9,583
70,000-79,999	80	3	98.80	222,260	42.40	37.88	74,086	26,628
80,000-89,999	121	1	98.85	89,103	43.36	35.43	89,103	53,455
90,000-99,999	60	2	98.95	185,000	45.34	33.23	92,500	39,893
100,000-199,999	57	11	99.53	1,343,537	59.73	20.99	122,139	51,620
200,000-299,999	109	3	99.68	735,753	67.61	13.11	245,251	491,927
300,000-399,999	63	2	99.79	699,542	75.10	7.76	349,771	21,719
400,000-499,999	28	1	99.84	425,000	79.65	4.28	425,000	4,823
500,000-999,999	67	3	100.00	1,900,000	100.00	.00	633,333	95,785
TOTAL	90	1,919	.00	9,338,182	.00	.00	4,866	5,684

PROPERTY DAMAGE

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	15	282	30.19		.00	100.00		1,689
1-999	4	447	78.05	117,834	5.50	84.92	263	91
1,000-1,999	16	82	86.83	109,603	10.62	77.89	1,336	403
2,000-2,999	15	34	90.47	82,693	14.48	73.04	2,432	466
3,000-3,999	20	15	92.07	50,468	16.84	69.33	3,364	855
4,000-4,999	22	10	93.14	44,267	18.91	66.14	4,426	1,558
5,000-5,999	25	7	93.89	36,501	20.61	63.40	5,214	2,101
6,000-6,999	29	5	94.43	31,641	22.09	60.90	6,328	1,082
7,000-7,999	61	7	95.18	50,841	24.47	58.71	7,263	15,424
8,000-8,999	34	4	95.61	33,025	26.01	56.75	8,256	2,391
10,000-19,999	40	18	97.53	250,301	37.70	40.80	13,905	3,390
20,000-29,999	22	10	98.60	228,211	48.36	33.41	22,821	2,364
30,000-39,999	84	3	98.92	93,988	52.75	28.56	31,329	20,693
50,000-59,999	39	3	99.25	170,405	60.71	19.66	56,801	80,234
60,000-69,999	23	2	99.46	129,450	66.76	16.88	64,725	7,964
100,000-199,999	74	5	100.00	711,544	100.00	.00	142,308	14,028
TOTAL	12	934	.00	2,140,772	.00	.00	2,292	1,290

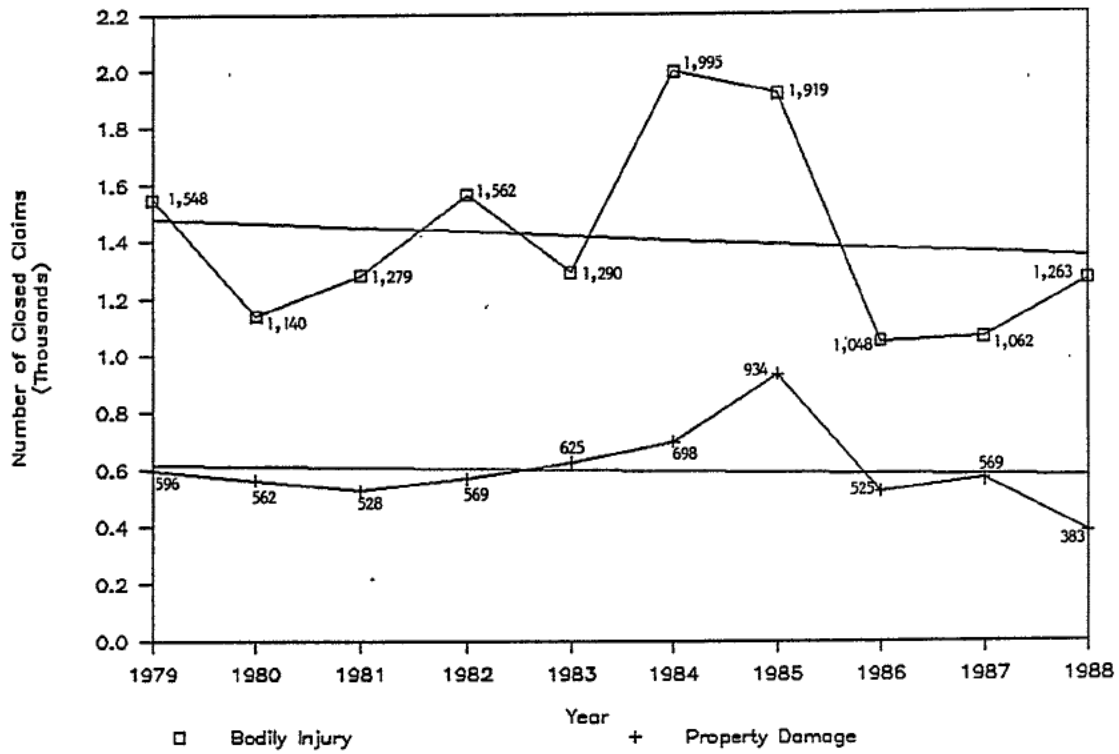
TABLE II
GRAPHS
SHOWING CLAIM COUNTS AND INDEMNITY PAID

The following pages show the statistics from Table I in graph form. The database used, however, has been expanded to include the years 1979 through 1984 also.

The six graphs are listed below in the order in which they appear:

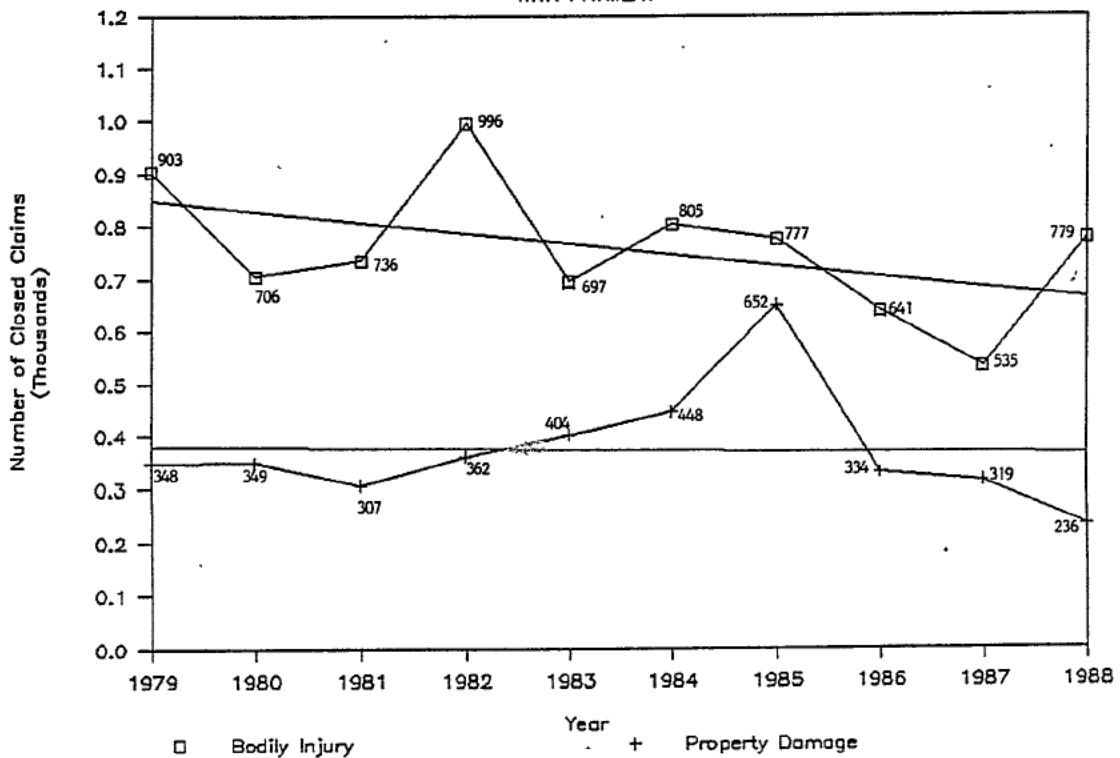
- (1) Closed Claim Counts.
- (2) Closed Claim Counts, including only those claims closed with payment.
- (3) Closed Claim Counts, showing both claims closed with payment and claims closed without payment.
- (4) Average Indemnity Paid, excluding claims closed without payment. (All Paid Claims). /
- (5) Average Indemnity Paid, excluding claims closed without payment. (Bodily Injury)
- (6) Average Indemnity Paid, excluding claims closed without payment. (Property Damage)
- (7) Indemnity Paid.

CLOSED CLAIM COUNTS

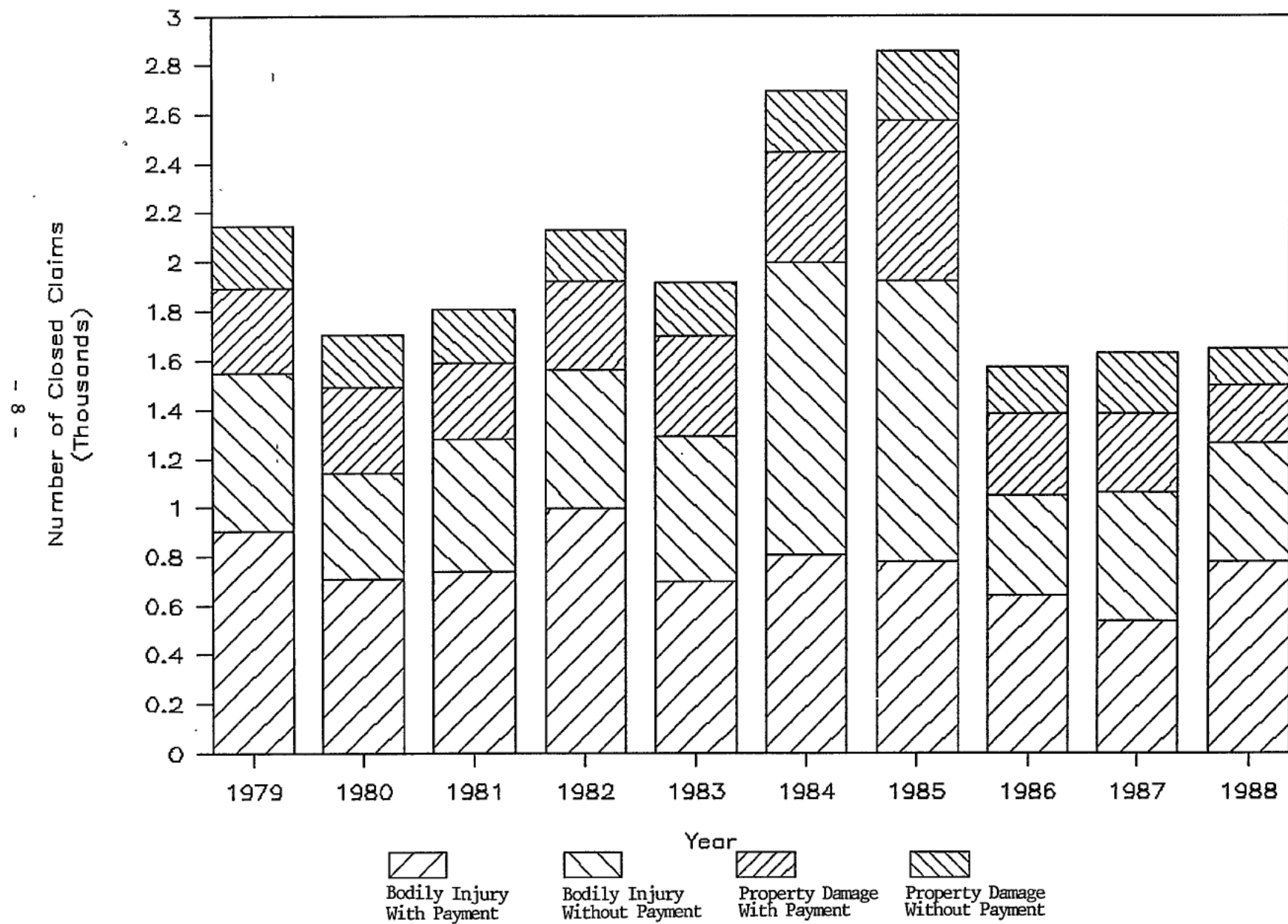


CLOSED CLAIM COUNTS

WITH PAYMENT

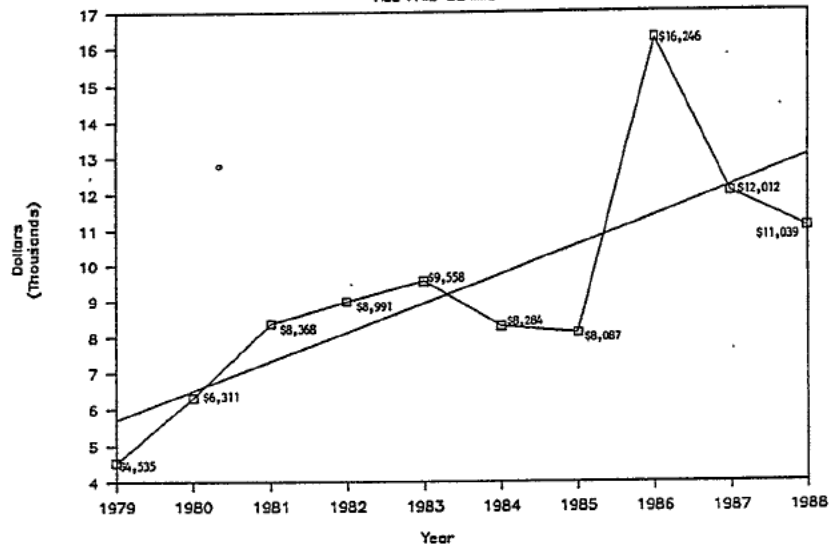


CLOSED CLAIM COUNTS



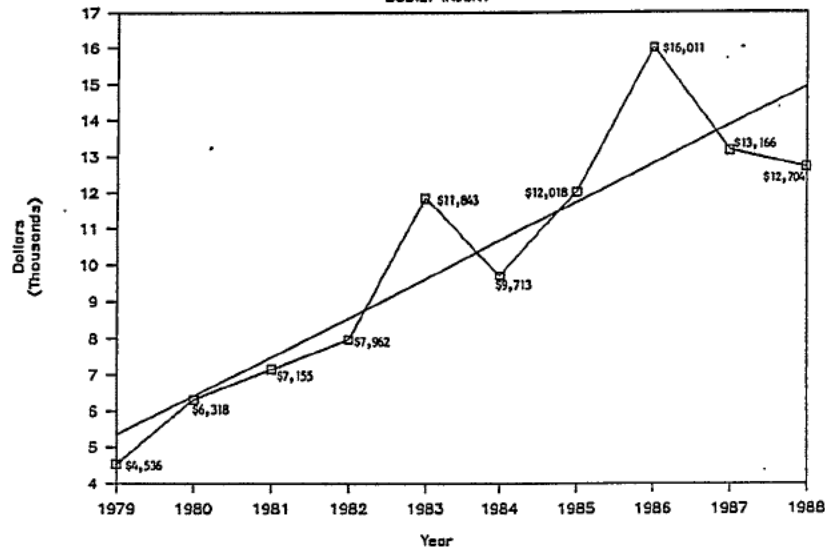
AVERAGE INDEMNITY PAID

ALL PAID CLAIMS



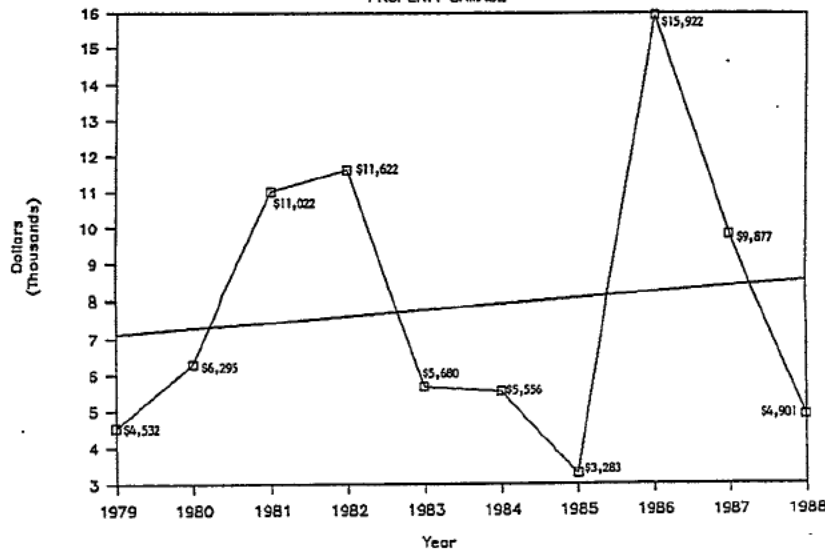
AVERAGE INDEMNITY PAID

BODILY INJURY



AVERAGE INDEMNITY PAID

PROPERTY DAMAGE



INDEMNITY PAID

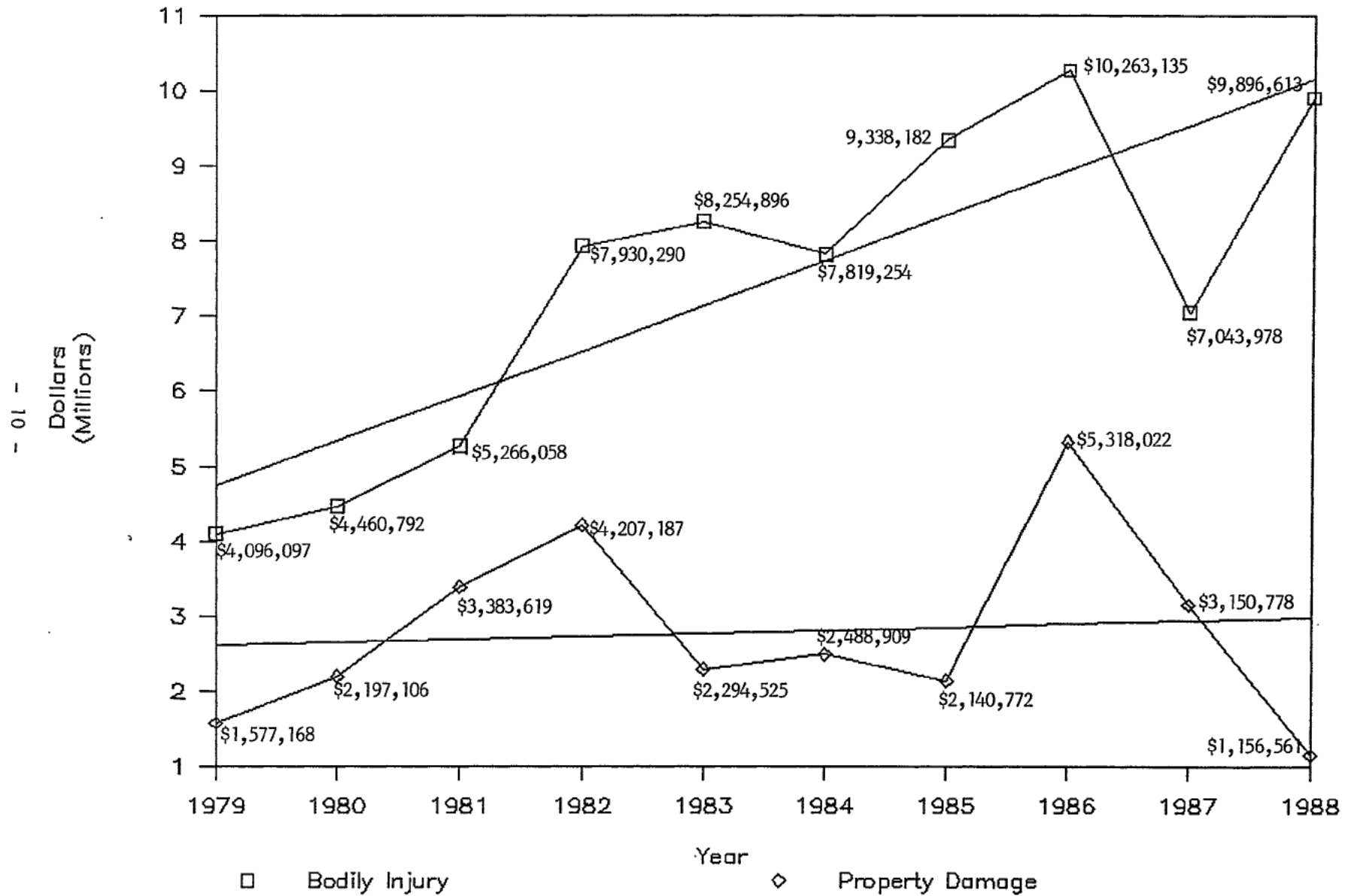


TABLE III

TIME SUMMARY FROM INCIDENT TO REPORT
(No Limits on Amounts)

Table III is primarily a time study as are Tables IV, V and VI. Since all of these tables look quite similar but represent different aspects of the same issue of time relationships, we shall list how they differ here.

Number	Limited to \$100,000?	Time to Report or Closure?
Table III	No	Report
Table IV	Yes	Report
Table V	No	Closure
Table VI	Yes	Closure

Note that connected with each table is a corresponding table expressed as percentages of the total instead of as counts. As an example, we shall look at the All Claims for 1988 summarizing the time from the date of incident to the date of first report to the relevant insurer.

We see that 753 of the incidents were reported within six months of the incident that caused the claim. Of these 753, only 421 were paid in 1988, although all were closed by definition. The total indemnity for the 753 reported, or 421 paid, was \$2,709,102 (which in terms of paid only is an average loss of \$6,435). The allocated claim expense paid is the amount of loss adjustment expense paid to close the claim specifically. By specifically, we mean an actual amount tied to the claim and not a factor amount averaged out from all claims.

When we look at the same table in cumulative percentage format, we can see that 46% of the paid incidents were reported in 12 months, but only 37% of the total losses are represented in that group.

TIME SUMMARY FROM INCIDENT TO REPORT

(Related claims have been consolidated as one incident.)

1988

1988								
TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	753	421	2,709,102	833,607	46%	42%	24%	10%
007-012	86	39	1,473,611	304,093	51%	46%	37%	14%
013-018	35	24	386,864	219,007	53%	48%	40%	16%
019-024	37	25	288,647	294,563	55%	50%	43%	20%
025-030	32	16	177,851	114,431	57%	52%	45%	22%
031-036	16	7	47,375	47,694	58%	53%	45%	22%
037-042	15	7	29,750	43,349	59%	53%	45%	23%
043-048	7	5	52,069	49,685	59%	54%	46%	23%
049-054	10	8	86,078	61,072	60%	55%	47%	24%
055-060	6	2	750	29,206	60%	55%	47%	24%
061-066	4	1	1,500	25,843	61%	55%	47%	25%
067-072	26	19	29,816	138,952	62%	57%	47%	26%
073-078	19	10	15,457	88,509	63%	58%	47%	28%
079-084	14	9	10,160	13,383	64%	59%	47%	28%
085-090	86	83	145,485	26,462	70%	67%	48%	28%
091-096	10	8	18,004	20,967	70%	68%	49%	28%
097-102	8	7	219,278	11,925	71%	69%	51%	28%
103-108	32	1	370		73%	69%	51%	28%
109-114	8	4	7,700	22,940	73%	69%	51%	29%
115-120	5			1,792	73%	69%	51%	29%
121-180	29	16	4,846,228	4,746,337	75%	71%	94%	88%
181-240	170	126	284,849	321,766	86%	83%	97%	92%
OVER 240	228	161	318,125	602,725	100%	100%	100%	100%
TOTAL	1,636	999	11,149,069	8,018,308				

1987

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,061	601	5,039,400	1,098,147	67%	74%	49%	14%
007-012	96	49	626,453	684,959	73%	80%	55%	24%
013-018	67	35	520,774	151,876	77%	85%	60%	26%
019-024	50	25	785,477	794,544	81%	88%	68%	36%
025-030	43	23	2,075,573	3,224,194	83%	91%	88%	80%
031-036	19	4	93,200	65,481	85%	91%	89%	81%
037-042	13	4	17,858	36,170	85%	92%	89%	81%
043-048	19	12	532,393	767,487	87%	93%	95%	92%
049-054	6	4	161,792	101,620	87%	94%	96%	93%
055-060	12	6	36,465	18,575	88%	94%	96%	93%
061-066	7	2	71,250	29,208	88%	95%	97%	94%
067-072	7	1	12,500	18,380	89%	95%	97%	94%
073-078	2	1	37,500		89%	95%	98%	94%
079-084	2				89%	95%	98%	94%
085-090	2	1	490	4,171	89%	95%	98%	94%
091-096	1				89%	95%	98%	94%
097-102	2	1	55,000	6,161	89%	95%	98%	94%
109-114	1			7,525	89%	95%	98%	94%
115-120	4	1	410	349	90%	95%	98%	94%
121-180	20	9	10,668	58,535	91%	96%	98%	95%
181-240	22	10	35,109	75,713	92%	98%	99%	96%
OVER 240	114	15	86,189	256,438	100%	100%	100%	100%
TOTAL	1,570	804	10,198,501	7,399,533				

TIME SUMMARY FROM INCIDENT TO REPORT

(Related claims have been consolidated as one incident.)

1986

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,116	698	5,080,989	732,704	70%	73%	32%	14%
007-012	119	70	2,330,518	770,685	78%	80%	47%	30%
013-018	72	37	1,062,252	681,539	82%	84%	53%	44%
019-024	43	24	1,380,963	321,893	85%	86%	62%	51%
025-030	40	32	2,655,469	733,198	88%	90%	79%	66%
031-036	20	7	478,892	107,210	89%	91%	82%	68%
037-042	7	5	375,000	81,806	89%	91%	84%	70%
043-048	22	6	366,436	240,560	91%	92%	87%	75%
049-054	7	4	104,700	51,243	91%	92%	87%	76%
055-060	7	3	357,750	87,919	92%	92%	90%	77%
061-066	5	2	51,500	41,543	92%	93%	90%	78%
067-072	6	3	732,666	59,398	92%	93%	95%	79%
079-084	3	1	40,000	30,752	92%	93%	95%	80%
097-102	3	1	316,214	334,709	93%	93%	97%	87%
103-108	3	1	250	17,923	93%	93%	97%	87%
115-120	5	2	1,755	19,037	93%	94%	97%	88%
121-180	21	7	197,282	438,177	94%	94%	98%	97%
181-240	42	30	174,454	105,024	97%	97%	99%	99%
OVER 240	38	20	35,550	33,959	100%	100%	100%	100%
TOTAL	1,579	953	15,742,640	4,889,279				

1985

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,521	946	3,803,054	1,485,233	53%	68%	33%	12%
007-012	121	63	742,127	2,390,414	57%	72%	39%	31%
013-018	65	40	1,079,847	268,122	60%	75%	48%	34%
019-024	58	35	891,507	389,017	62%	78%	56%	37%
025-030	38	19	257,145	364,184	63%	79%	58%	40%
031-036	28	16	493,908	142,907	64%	80%	63%	41%
037-042	14	5	937,500	288,017	65%	81%	71%	43%
043-048	16	10	506,041	98,140	65%	81%	75%	44%
049-054	38	15	104,988	232,562	66%	82%	76%	46%
055-060	14	6	80,242	91,675	67%	83%	77%	47%
061-066	61	21	212,923	259,873	69%	84%	79%	49%
067-072	7	3	3,125	11,432	69%	85%	79%	49%
073-078	88	23	326,503	2,672,437	72%	86%	82%	71%
079-084	3			2,285	73%	86%	82%	71%
085-090	159	43	545,851	315,149	78%	89%	86%	74%
091-096	6	3	71,687	237,682	78%	89%	87%	76%
097-102	190	43	368,168	191,661	85%	93%	90%	77%
103-108	10	1	89,103	75,183	85%	93%	91%	78%
109-114	159	26	218,205	111,494	91%	95%	93%	79%
115-120	2	2	7,000	4,412	91%	95%	93%	79%
121-180	20	14	297,900	1,464,995	92%	96%	96%	91%
181-240	168	46	388,541	854,345	98%	99%	99%	98%
OVER 240	49	7	65,981	182,344	100%	100%	100%	100%
TOTAL	2,835	1,387	11,491,346	12,133,563				

TABLE IV

TIME SUMMARY FROM INCIDENT TO REPORT
(Amounts Limited to \$100,000)

These tables are identical to those in Table III preceding, except that a limit is set to \$100,000.

Looking at the All Claims for 1988, we see that the total indemnity has decreased from \$11,149,069 to \$4,879,537 due to the limit of \$100,000. Up to 63 claims may have been affected by the limit.

The limitation that if losses exceed \$100,000, they are set up at \$100,000, is a statistical device intended to normalize a positive skewed distribution, which is probably due to the heavy effect of large (slow) claims. The result of this statistical device is to see how the claims would function as a normal distribution.

TIME SUMMARY FROM INCIDENT TO REPORT
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000

(Related claims have been consolidated as one incident.)

1988

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	753	421	1,932,181	833,607	46%	42%	39%	10%
007-012	86	39	602,166	304,093	51%	46%	51%	14%
013-018	35	24	386,864	219,007	53%	48%	59%	16%
019-024	37	25	288,647	294,563	55%	50%	65%	20%
025-030	32	16	177,851	114,431	57%	52%	69%	22%
031-036	16	7	47,375	47,694	58%	53%	70%	22%
037-042	15	7	29,750	43,349	59%	53%	71%	23%
043-048	7	5	52,069	49,685	59%	54%	72%	23%
049-054	10	8	86,078	61,072	60%	55%	73%	24%
055-060	6	2	750	29,206	60%	55%	73%	24%
061-066	4	1	1,500	25,843	61%	55%	73%	25%
067-072	26	19	29,816	138,952	62%	57%	74%	26%
073-078	19	10	15,457	88,509	63%	58%	74%	28%
079-084	14	9	10,160	13,383	64%	59%	75%	28%
085-090	86	83	145,485	26,462	70%	67%	78%	28%
091-096	10	8	18,004	20,967	70%	68%	78%	28%
097-102	8	7	106,653	11,925	71%	69%	80%	28%
103-108	32	1	370		73%	69%	80%	28%
109-114	8	4	7,700	22,940	73%	69%	80%	29%
115-120	5			1,792	73%	69%	80%	29%
121-180	29	16	337,687	4,746,337	75%	71%	87%	88%
181-240	170	126	284,849	321,766	86%	83%	93%	92%
OVER 240	228	161	318,125	602,725	100%	100%	100%	100%
TOTAL	1,636	999	4,879,537	8,018,308				

1987

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,061	601	2,434,490	1,098,147	67%	74%	46%	14%
007-012	96	49	548,453	684,959	73%	80%	57%	24%
013-018	67	35	370,774	151,876	77%	85%	64%	26%
019-024	50	25	410,477	794,544	81%	88%	72%	36%
025-030	43	23	602,875	3,224,194	83%	91%	83%	80%
031-036	19	4	93,200	65,481	85%	91%	85%	81%
037-042	13	4	17,858	36,170	85%	92%	86%	81%
043-048	19	12	218,143	767,487	87%	93%	90%	92%
049-054	6	4	161,792	101,620	87%	94%	93%	93%
055-060	12	6	36,465	18,575	88%	94%	94%	93%
061-066	7	2	71,250	29,208	88%	95%	95%	94%
067-072	7	1	12,500	18,380	89%	95%	95%	94%
073-078	2	1	37,500		89%	95%	96%	94%
079-084	2				89%	95%	96%	94%
085-090	2	1	490	4,171	89%	95%	96%	94%
091-096	1				89%	95%	96%	94%
097-102	2	1	55,000	6,161	89%	95%	97%	94%
109-114	1			7,525	89%	95%	97%	94%
115-120	4	1	410	349	90%	95%	97%	94%
121-180	20	9	10,668	58,535	91%	96%	97%	95%
181-240	22	10	35,109	75,713	92%	98%	98%	96%
OVER 240	114	15	86,189	256,438	100%	100%	100%	100%
TOTAL	1,570	804	5,203,643	7,399,533				

TIME SUMMARY FROM INCIDENT TO REPORT
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000

(Related claims have been consolidated as one incident.)

1986

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,116	698	2,688,286	732,704	70%	73%	34%	14%
007-012	119	70	1,253,389	770,685	78%	80%	50%	30%
013-018	72	37	565,742	681,539	82%	84%	57%	44%
019-024	43	24	518,707	321,893	85%	86%	63%	51%
025-030	40	32	1,184,530	733,198	88%	90%	79%	66%
031-036	20	7	228,367	107,210	89%	91%	81%	68%
037-042	7	5	212,500	81,806	89%	91%	84%	70%
043-048	22	6	240,700	240,560	91%	92%	87%	75%
049-054	7	4	104,700	51,243	91%	92%	89%	76%
055-060	7	3	107,750	87,919	92%	92%	90%	77%
061-066	5	2	51,500	41,543	92%	93%	91%	78%
067-072	6	3	241,000	59,398	92%	93%	94%	79%
079-084	3	1	40,000	30,752	92%	93%	94%	80%
097-102	3	1	100,000	334,709	93%	93%	95%	87%
103-108	3	1	250	17,923	93%	93%	95%	87%
115-120	5	2	1,755	19,037	93%	94%	95%	88%
121-180	21	7	108,682	438,177	94%	94%	97%	97%
181-240	42	30	174,454	105,024	97%	97%	99%	99%
OVER 240	38	20	35,550	33,959	100%	100%	100%	100%
TOTAL	1,579	953	7,857,862	4,889,279				

1985

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,521	946	2,585,110	1,485,233	53%	68%	31%	12%
007-012	121	63	736,294	2,390,414	57%	72%	40%	31%
013-018	65	40	585,708	268,122	60%	75%	47%	34%
019-024	58	35	565,661	389,017	62%	78%	54%	37%
025-030	38	19	257,145	364,184	63%	79%	57%	40%
031-036	28	16	363,908	142,907	64%	80%	62%	41%
037-042	14	5	137,500	288,017	65%	81%	63%	43%
043-048	16	10	281,041	98,140	65%	81%	67%	44%
049-054	38	15	104,988	232,562	66%	82%	68%	46%
055-060	14	6	80,242	91,675	67%	83%	69%	47%
061-066	61	21	212,923	259,873	69%	84%	72%	49%
067-072	7	3	3,125	11,432	69%	85%	72%	49%
073-078	88	23	326,503	2,672,437	72%	86%	76%	71%
079-084	3			2,285	73%	86%	76%	71%
085-090	159	43	545,851	315,149	78%	89%	82%	74%
091-096	6	3	71,687	237,682	78%	89%	83%	76%
097-102	190	43	368,168	191,661	85%	93%	88%	77%
103-108	10	1	89,103	75,183	85%	93%	89%	78%
109-114	159	26	218,205	111,494	91%	95%	92%	79%
115-120	2	2	7,000	4,412	91%	95%	92%	79%
121-180	20	14	181,286	1,464,995	92%	96%	94%	91%
181-240	168	46	388,541	854,345	98%	99%	99%	98%
OVER 240	49	7	65,981	182,344	100%	100%	100%	100%
TOTAL	2,835	1,387	8,175,970	12,133,563				

TABLE V

TIME SUMMARY FROM INCIDENT TO CLOSURE
(No Limits on Amounts)

As in the prior tables, we have the time distribution presented here for the history of each claim from the date on which the event causing the loss occurred to the date on which the claim was fully resolved by the insurance company; i.e., the date of closure. This time lag represents the full life of the claim and is significant as to the need for insurers to develop adequate loss reserves so that they can predict what the ultimate losses will be for risks at the beginning of the exposure period. This time lag is important both for the number of claims (frequency) and for the amount of loss (severity).

The data is for the full life of the claim and no dollar limit was imposed on the losses. We can see that for all claims in 1988, 51% of the paid claims were closed by the 60th month while only 39% of the indemnity paid in 1988 was incurred and closed within 60 months.

TIME SUMMARY FROM INCIDENT TO CLOSURE

(Related claims have been consolidated as one incident.)

1988

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	460	284	378,167	11,014	28%	28%	3%	%
007-012	133	64	176,285	54,330	36%	34%	4%	%
013-018	66	34	145,713	18,679	40%	38%	6%	1%
019-024	88	25	116,226	42,616	45%	40%	7%	1%
025-030	33	18	286,859	42,248	47%	42%	9%	2%
031-036	32	17	1,108,574	197,177	49%	44%	19%	4%
037-042	33	17	890,969	213,625	51%	45%	27%	7%
043-048	28	17	231,821	89,900	53%	47%	29%	8%
049-054	31	19	420,023	274,785	55%	49%	33%	11%
055-060	22	15	660,286	147,201	56%	51%	39%	13%
061-066	15	9	71,790	156,455	57%	51%	40%	15%
067-072	15	8	319,504	326,446	58%	52%	43%	19%
073-078	13	8	146,609	115,378	59%	53%	44%	21%
079-084	21	17	82,375	96,539	60%	55%	45%	22%
085-090	84	84	227,671	46,067	65%	63%	47%	22%
091-096	3	2	11,500	5,915	65%	63%	47%	22%
097-102	6	3	95,000	72,307	66%	64%	48%	23%
103-108	4	1	20,000	13,903	66%	64%	48%	24%
109-114	4	2	3,700	2,717	66%	64%	48%	24%
115-120	64	46	260,370	302,198	70%	69%	50%	27%
121-180	79	20	4,724,451	4,357,238	75%	71%	93%	82%
181-240	3			2,073	75%	71%	93%	82%
OVER 240	399	289	771,176	1,429,497	100%	100%	100%	100%
TOTAL	1,636	999	11,149,069	8,018,308				

1987

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	704	428	906,699	8,242	44%	53%	8%	%
007-012	192	83	176,672	21,764	57%	63%	10%	%
013-018	78	33	1,461,473	44,756	62%	67%	24%	1%
019-024	57	33	683,349	227,649	65%	71%	31%	4%
025-030	58	23	383,141	433,455	69%	74%	35%	9%
031-036	71	29	1,018,154	273,169	73%	78%	45%	13%
037-042	51	34	441,141	342,973	77%	82%	49%	18%
043-048	33	17	252,381	432,185	79%	84%	52%	24%
049-054	27	19	1,600,851	1,247,158	80%	86%	67%	40%
055-060	30	15	295,439	281,760	82%	88%	70%	44%
061-066	20	12	1,582,837	2,762,209	84%	90%	86%	82%
067-072	11	5	47,334	100,853	84%	90%	86%	83%
073-078	13	7	67,982	43,139	85%	91%	87%	84%
079-084	13	6	129,701	91,642	86%	92%	88%	85%
085-090	8	3	26,000	39,530	87%	92%	88%	85%
091-096	10	5	159,150	59,484	87%	93%	90%	86%
097-102	11	7	210,900	271,727	88%	94%	92%	90%
103-108	8	3	401,198	265,215	88%	94%	96%	93%
109-114	1	1	500	2,191	88%	94%	96%	93%
115-120	4	3	88,181	22,819	89%	95%	97%	94%
121-180	28	12	89,120	84,357	90%	96%	98%	95%
181-240	9	2	57,100	13,675	91%	97%	98%	95%
OVER 240	133	24	119,198	329,581	100%	100%	100%	100%
TOTAL	1,570	804	10,198,501	7,399,533				

TIME SUMMARY FROM INCIDENT TO CLOSURE

(Related claims have been consolidated as one incident.)

1986

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	707	474	616,266	69,341	44%	49%	3%	1%
007-012	206	114	260,871	6,413	57%	61%	5%	1%
013-018	124	69	547,179	42,609	65%	68%	9%	2%
019-024	84	38	210,701	203,184	70%	72%	10%	6%
025-030	62	27	1,344,395	70,729	74%	75%	18%	8%
031-036	54	25	605,299	214,019	78%	78%	22%	12%
037-042	47	31	4,070,962	654,188	81%	81%	48%	25%
043-048	26	15	256,232	117,464	82%	83%	50%	28%
049-054	22	10	279,334	110,356	84%	84%	52%	30%
055-060	25	22	1,889,915	521,753	85%	86%	64%	41%
061-066	21	13	756,937	328,275	87%	87%	68%	47%
067-072	14	11	424,431	111,200	88%	89%	71%	50%
073-078	19	11	795,684	301,851	89%	90%	76%	56%
079-084	13	7	958,791	330,487	90%	90%	82%	63%
085-090	20	11	819,578	462,069	91%	92%	87%	72%
091-096	5	4	596,250	95,935	91%	92%	91%	74%
097-102	7	3	107,360	102,801	92%	92%	92%	76%
103-108	5	3	64,850	57,390	92%	93%	92%	77%
109-114	3	1	350,000	78,946	92%	93%	94%	79%
121-180	28	13	389,001	458,289	94%	94%	97%	88%
181-240	8	1	188,600	413,762	94%	94%	98%	97%
OVER 240	79	50	210,004	138,218	100%	100%	100%	100%
TOTAL	1,579	953	15,742,640	4,889,279				

1985

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,054	727	780,125	83,118	37%	52%	6%	%
007-012	292	128	228,394	41,340	47%	61%	8%	1%
013-018	108	56	264,297	24,478	51%	65%	11%	1%
019-024	79	42	463,283	560,314	54%	68%	15%	5%
025-030	48	24	609,207	152,863	55%	70%	20%	7%
031-036	50	21	195,614	2,081,351	57%	71%	22%	24%
037-042	33	22	298,751	297,177	58%	73%	24%	26%
043-048	43	24	939,133	195,919	60%	75%	32%	28%
049-054	24	12	942,500	288,712	61%	76%	41%	30%
055-060	37	25	734,542	258,946	62%	77%	47%	32%
061-066	30	17	307,919	295,904	63%	79%	50%	35%
067-072	18	10	429,639	195,476	64%	79%	53%	36%
073-078	21	10	929,617	431,005	64%	80%	61%	40%
079-084	16	8	209,482	126,442	65%	81%	63%	41%
085-090	14	8	79,937	117,425	65%	81%	64%	42%
091-096	10	5	274,512	85,475	66%	82%	66%	43%
097-102	7	3	920,500	270,052	66%	82%	74%	45%
103-108	3	1	17,500	2,576,236	66%	82%	75%	66%
109-114	4	1	57,687	233,899	66%	82%	75%	68%
115-120	172	13	84,178	340,131	72%	83%	76%	71%
121-180	542	167	2,007,107	982,051	91%	95%	93%	79%
181-240	8	1	216,614	1,445,821	92%	95%	95%	91%
OVER 240	221	61	455,708	1,024,600	99%	99%	99%	99%
TOTAL	2,835	1,387	11,491,346	12,133,563	100%	100%	100%	100%

TABLE VI

TIME SUMMARY FROM INCIDENT TO CLOSURE
(Amounts Limited to \$100,000)

On this table, claims are held to a maximum value of \$100,000 as a statistical cut-off device to moderate degree of skew.

TIME SUMMARY FROM INCIDENT TO CLOSURE
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000

(Related claims have been consolidated as one incident.)

1988

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	460	284	378,167	11,014	28%	28%	7%	%
007-012	133	64	176,285	54,330	36%	34%	11%	%
013-018	66	34	145,713	18,679	40%	38%	14%	1%
019-024	88	25	116,226	42,616	45%	40%	16%	1%
025-030	33	18	172,717	42,248	47%	42%	20%	2%
031-036	32	17	502,129	197,177	49%	44%	30%	4%
037-042	33	17	309,279	213,625	51%	45%	36%	7%
043-048	28	17	231,821	89,900	53%	47%	41%	8%
049-054	31	19	405,434	274,785	55%	49%	49%	11%
055-060	22	15	413,786	147,201	56%	51%	58%	13%
061-066	15	9	71,790	156,455	57%	51%	59%	15%
067-072	15	8	234,504	326,446	58%	52%	64%	19%
073-078	13	8	146,609	115,378	59%	53%	67%	21%
079-084	21	17	82,375	96,539	60%	55%	69%	22%
085-090	84	84	227,671	46,067	65%	63%	74%	22%
091-096	3	2	11,500	5,915	65%	63%	74%	22%
097-102	6	3	95,000	72,307	66%	64%	76%	23%
103-108	4	1	20,000	13,903	66%	64%	76%	24%
109-114	4	2	3,700	2,717	66%	64%	76%	24%
115-120	64	46	147,745	302,198	70%	69%	79%	27%
121-180	79	20	283,910	4,357,238	75%	71%	85%	82%
181-240	3			2,073	75%	71%	85%	82%
OVER 240	399	289	703,176	1,429,497	100%	100%	100%	100%
TOTAL	1,636	999	4,879,537	8,018,308				

1987

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	704	428	595,966	8,242	44%	53%	11%	%
007-012	192	83	176,672	21,764	57%	63%	14%	%
013-018	78	33	235,395	44,756	62%	67%	19%	1%
019-024	57	33	283,349	227,649	65%	71%	24%	4%
025-030	58	23	309,575	433,455	69%	74%	30%	9%
031-036	71	29	493,154	273,169	73%	78%	40%	13%
037-042	51	34	409,032	342,973	77%	82%	48%	18%
043-048	33	17	212,381	432,185	79%	84%	52%	24%
049-054	27	19	692,352	1,247,158	80%	86%	65%	40%
055-060	30	15	249,264	281,760	82%	88%	70%	44%
061-066	20	12	357,837	2,762,209	84%	90%	77%	82%
067-072	11	5	47,334	100,853	84%	90%	78%	83%
073-078	13	7	67,982	43,139	85%	91%	79%	84%
079-084	13	6	129,701	91,642	86%	92%	81%	85%
085-090	8	3	26,000	39,530	87%	92%	82%	85%
091-096	10	5	159,150	59,484	87%	93%	85%	86%
097-102	11	7	210,900	271,727	88%	94%	89%	90%
103-108	8	3	193,500	265,215	88%	94%	93%	93%
109-114	1	1	500	2,191	88%	94%	93%	93%
115-120	4	3	88,181	22,819	89%	95%	94%	94%
121-180	28	12	89,120	84,357	90%	96%	96%	95%
181-240	9	2	57,100	13,675	91%	97%	97%	95%
OVER 240	133	24	119,198	329,581	100%	100%	100%	100%
TOTAL	1,570	804	5,203,643	7,399,533				

TIME SUMMARY FROM INCIDENT TO CLOSURE
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000

(Related claims have been consolidated as one incident.)

1986

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	707	474	539,566	69,341	44%	49%	6%	1%
007-012	206	114	260,871	6,413	57%	61%	10%	1%
013-018	124	69	476,679	42,609	65%	68%	16%	2%
019-024	84	38	210,701	203,184	70%	72%	18%	6%
025-030	62	27	341,920	70,729	74%	75%	23%	8%
031-036	54	25	595,299	214,019	78%	78%	30%	12%
037-042	47	31	1,094,160	654,188	81%	81%	44%	25%
043-048	26	15	256,232	117,464	82%	83%	48%	28%
049-054	22	10	229,334	110,356	84%	84%	50%	30%
055-060	25	22	777,593	521,753	85%	86%	60%	41%
061-066	21	13	479,437	328,275	87%	87%	66%	47%
067-072	14	11	338,750	111,200	88%	89%	71%	50%
073-078	19	11	313,582	301,851	89%	90%	75%	56%
079-084	13	7	512,530	330,487	90%	90%	81%	63%
085-090	20	11	479,957	462,069	91%	92%	87%	72%
091-096	5	4	196,250	95,935	91%	92%	90%	74%
097-102	7	3	107,360	102,801	92%	92%	91%	76%
103-108	5	3	64,850	57,390	92%	93%	92%	77%
109-114	3	1	100,000	78,946	92%	93%	93%	79%
121-180	28	13	172,787	458,289	94%	94%	96%	88%
181-240	8	1	100,000	413,762	94%	94%	97%	97%
OVER 240	79	50	210,004	138,218	100%	100%	100%	100%
TOTAL	1,579	953	7,857,862	4,889,279				

1985

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	1,054	727	780,125	83,118	37%	52%	9%	%
007-012	292	128	228,394	41,340	47%	61%	12%	1%
013-018	108	56	224,297	24,478	51%	65%	15%	1%
019-024	79	42	418,550	560,314	54%	68%	20%	5%
025-030	48	24	284,207	152,863	55%	70%	23%	7%
031-036	50	21	195,614	2,081,351	57%	71%	26%	24%
037-042	33	22	298,751	297,177	58%	73%	29%	26%
043-048	43	24	502,589	195,919	60%	75%	35%	28%
049-054	24	12	342,500	288,712	61%	76%	40%	30%
055-060	37	25	569,792	258,946	62%	77%	47%	32%
061-066	30	17	265,419	295,904	63%	79%	50%	35%
067-072	18	10	260,500	195,476	64%	79%	53%	36%
073-078	21	10	498,521	431,005	64%	80%	59%	40%
079-084	16	8	209,482	126,442	65%	81%	62%	41%
085-090	14	8	79,937	117,425	65%	81%	63%	42%
091-096	10	5	204,512	85,475	66%	82%	65%	43%
097-102	7	3	120,500	270,052	66%	82%	67%	45%
103-108	3	1	17,500	2,576,236	66%	82%	67%	66%
109-114	4	1	57,687	233,899	66%	82%	67%	68%
115-120	172	13	84,178	340,131	72%	83%	69%	71%
121-180	542	167	1,932,107	982,051	91%	95%	92%	79%
181-240	8	1	100,000	1,445,821	92%	95%	93%	91%
OVER 240	221	61	455,708	1,024,600	99%	99%	99%	99%
TOTAL	2,835	1,387	8,175,970	12,133,563	100%	100%	100%	100%

TABLE VII

INDEMNITY COMPARISON
(By Time Lapse from Incident to Disposition)

This table highlights severity by comparing the 1987 year result with the 1988 year result and 1985 with 1986. This review for each level of severity of the injury sustained is to see whether the legal system reasonably allocates greater loss for greater injury or is arbitrary. We also see how varied are the claims to each other in the "standard error." The "ratio for average paid claim" is arrived at by dividing the current year severity, or average loss, by the prior year's.

The table below provides a summary of the four years and develops a new ratio which is the relationship based on severity level. We may take the mode as the norm of 1.00 to evaluate the judicial process.

Severity	85	86	87	88	Mean	Ratio
Bodily Injury						
No Physical Injury	\$ 866	\$ 4,962	\$ 441	\$ 5,770	\$ 2,474	0.43
Temporary	1,849	1,926	2,801	23,237	5,818	1.00
Permanent	22,710	43,642	36,782	7,390	20,750	3.57
Death	33,128	109,589	40,556	45,605	55,601	9.56
Mean	12,018	16,011	13,166	12,704	13,375	2.30
Property Damage						
Minor or No Damage	\$ 1,174	\$ 3,933	\$ 1,471	\$ 2,790	2,048	1.00
Intermediate Prop.	4,516	26,493	12,632	3,950	10,834	5.29
Principal Property	7,467	36,181	33,934	16,011	19,777	9.66
Mean	3,283	15,992	9,877	4,901	7,650	3.74

INDEMNITY COMPARISON
(By Time Lapse from Incident to Disposition)

BODILY INJURY

1987				1988			
LAPSED MONTHS FROM INCIDENT TO DISPOSITION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
No Injury, Emotional Only							
0- 6	25	300	88.062	15	1,096	602.648	3.6533
7- 12	3	433	119.152	4	520	384.934	1.2009
13- 24	1	850	.000			.000	.0000
37- 42	1	500	.000			.000	.0000
49- 54			.000	1	64,650	.000	.0000
55- 60	1	3,500	.000			.000	.0000
79- 84			.000	1	38,000	.000	.0000
TOTAL	31	441	125.687	21	5,770	3,456.728	13.0839
Temporary							
0- 6	207	823	234.306	112	525	85.422	.6379
7- 12	41	1,638	743.901	31	963	221.359	.5879
13- 18	19	3,290	2,114.209	12	1,003	187.348	.3048
19- 24	16	5,965	1,536.146	14	2,930	868.327	.4911
25- 30	16	7,533	5,160.213	14	16,739	15,165.750	2.2220
31- 36	11	8,777	3,136.868	6	5,987	1,148.783	.6821
37- 42	9	8,015	4,585.811	9	6,614	2,754.990	.8252
43- 48	6	3,692	2,202.242	8	1,990	536.455	.5390
49- 54	1	20,000	.000	7	21,750	9,823.917	1.0875
55- 60	5	4,175	2,158.673	4	7,325	5,141.758	1.7544
61- 66	3	6,703	5,460.655	2	1,100	100.000	.1641
67- 72	2	5,000	.000	1	17,500	.000	3.5000
73- 78	1	833	.000	2	4,782	2,782.071	5.7406
79- 84			.000	1	6,875	.000	.0000
85- 90			.000	3	11,240	5,449.608	.0000
91- 96	1	66,500	.000			.000	.0000
97-102	2	17,575	17,406.400			.000	.0000
103-108	1	75,000	.000			.000	.0000
115-120			.000	2	1,500	1,000.000	.0000
121-126			.000	1	8,250	.000	.0000
145-150			.000	1	4,353,041	.000	.0000
163-168			.000	2	143,917	143,516.800	.0000
TOTAL	341	2,801	486.700	232	23,237	.000	8.2959
Permanent							
0- 6	21	930	180.272	8	1,006	577.307	1.0817
7- 12	9	7,244	3,334.322	10	5,803	1,754.956	.8010
13- 18	3	7,440	2,559.279	3	7,116	5,213.315	.9564
19- 24	5	10,529	3,871.670	6	8,116	2,765.849	.7708
25- 30	4	51,589	41,107.950	3	15,333	5,173.812	.2972
31- 36	14	62,616	36,150.780	9	113,320	61,998.710	1.8097
37- 42	9	15,390	4,789.507	3	98,896	92,644.250	6.4259
43- 48	5	36,400	25,942.100	8	26,200	9,165.695	.7197
49- 54	7	139,579	67,200.640	8	12,562	3,353.494	.0899
55- 60	5	52,185	25,337.600	5	65,500	57,799.820	1.2551
61- 66	6	258,000	179,162.800	4	7,187	3,234.821	.0278
67- 72	2	14,500	10,488.090	4	67,875	42,342.740	4.6810
73- 78	1	25,000	.000	3	18,681	13,453.170	.7472
79- 84	3	17,912	8,761.816	15	2,500	894.427	.1395
85- 90	2	11,250	6,249.771	77	1,850	.000	.1644
91- 96	2	6,695	6,204.706	1	1,500	.000	.2240
97-102	4	30,250	7,148.396	2	22,500	2,499.980	.7438
103-108	1	307,698	.000			.000	.0000
109-114	1	500	.000	2	1,850	.000	3.7000
115-120	3	29,393	18,492.930	44	5,849	4,815.430	.1989
127-132			.000	1	3,925	.000	.0000
133-138			.000	6	1,850	.000	.0000
139-144			.000	2	5,490	989.999	.0000
145-150	1	975	.000	3	5,833	3,832.272	5.9825
151-156	2	38,376	38,152.000	1	13,800	.000	.3595
157-162	8	1,236	802.365			.000	.0000
163-168			.000	1	1,050	.000	.0000
169-174			.000	1	220	.000	.0000
181-240	2	28,550	26,438.540			.000	.0000
OVER 240	22	3,102	374.297	283	2,600	677.343	.8575
TOTAL	142	36,782	9,967.418	513	7,390	1,603.058	.2009
Death							
19- 24	2	250,750	249,198.000			.000	.0000
31- 36	4	6,587	2,156.355			.000	.0000
37- 42	8	16,659	16,491.980	1	497,500	.000	29.8637
49- 54	2	44,679	29,664.790	1	5,000	.000	.1119
55- 60	1	5,000	.000			.000	.0000
61- 66			.000	1	25,000	.000	.0000
85- 90	1	3,500	.000	3	12,333	1,811.043	3.5237
91- 96	1	41,760	.000	1	10,000	.000	.2394
OVER 240	2	25,469	11,043.910	6	3,062	2,293.444	.1202
TOTAL	21	40,556	23,999.780	13	45,605	37,705.490	1.1244

INDEMNITY COMPARISON
(By Time Lapse from Incident to Disposition)

BODILY INJURY

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	1985			1986			RATIO FOR AVG PD CLAIM
	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	
No Injury, Emotional Only							
0- 6	34	276	67.749	14	313	100.488	1.1340
7- 12	9	531	271.291	10	318	82.721	.5988
13- 18	6	877	297.824	5	12,700	11,487.830	14.4611
19- 24	1	325	.000	1	300	.000	.9230
25- 30	1	150	.000			.000	.0000
31- 36			.000	4	25,325	17,520.930	.0000
37- 42	1	1,250	.000			.000	.0000
43- 48	2	2,520	2,479.899			.000	.0000
55- 60	2	6,625	6,374.839			.000	.0000
85- 90			.000	1	1,000	.000	.0000
OVER 240	2	5,375	2,123.664			.000	.0000
TOTAL	58	866	270.369	35	4,962	2,725.790	5.7297

Temporary

0- 6	213	828	243.104	252	503	109.991	.6074
7- 12	52	1,352	410.340	61	1,930	795.921	1.4275
13- 18	22	1,953	616.924	38	3,750	1,939.031	1.9098
19- 24	19	9,159	7,234.565	15	3,546	2,188.596	.3871
25- 30	14	3,289	918.799	18	3,458	1,769.134	1.0513
31- 36	6	1,793	258.843	7	6,507	3,284.212	3.6291
37- 42	2	3,000	500.000	9	11,085	5,449.608	3.6950
43- 48	3	5,900	3,425.758	4	20,700	13,189.600	3.5084
49- 54	2	2,375	124.884			.000	.0000
55- 60	5	6,933	1,737.777	3	2,933	560.696	.4230
61- 66	3	12,686	7,408.071	3	7,666	1,452.548	.6042
67- 72	2	4,000	3,000.000	2	10,750	749.994	2.6875
73- 78	1	2,000	.000	3	5,305	2,099.988	2.6525
79- 84	1	375	.000			.000	.0000
85- 90	1	1,000	.000	2	1,040	459.983	1.0400
91- 96	1	2,500	.000			.000	.0000
103-108			.000	1	1,100	.000	.0000
121-126	1	8,000	.000			.000	.0000
163-168			.000	1	5,000	.000	.0000
TOTAL	348	1,849	442.910	419	1,926	323.945	1.0416

Permanent

0- 6	19	1,057	581.108	30	934	349.097	.8836
7- 12	7	1,755	799.309	4	1,061	211.658	.6045
13- 18	2	11,175	3,673.604	9	33,585	17,262.290	3.0053
19- 24	11	21,348	9,569.709	4	4,375	1,884.098	.2049
25- 30	1	10,000	.000	2	135,250	129,994.700	13.5250
31- 36	5	21,855	11,998.280	6	24,624	12,528.610	1.1266
37- 42	8	28,625	15,099.080	12	136,236	52,562.230	4.7593
43- 48	10	69,757	48,350.280	5	25,711	12,039.810	.3685
49- 54	7	130,642	73,190.750	4	17,625	11,133.370	.1349
55- 60	9	53,916	28,035.560	7	79,464	32,456.250	1.4738
61- 66	4	43,393	33,027.340	5	125,240	44,302.380	2.8861
67- 72	6	67,689	42,949.570	5	76,336	27,331.170	1.1277
73- 78	7	109,445	53,383.340	5	147,820	92,070.340	1.3506
79- 84	4	47,875	15,936.640	4	164,065	55,188.730	3.4269
85- 90	2	26,718	14,211.990	4	140,375	93,015.740	5.2539
91- 96	1	170,000	.000	2	257,500	242,485.700	1.5147
97-102	3	306,833	296,478.900	1	18,500	.000	.0602
103-108	1	17,500	.000	1	40,000	.000	2.2857
115-120	12	6,764	2,762.233			.000	.0000
121-126	114	10,971	1,315.180			.000	.0000
127-132	44	11,125	1,363.699			.000	.0000
133-138			.000	1	250	.000	.0000
145-150			.000	3	105,989	104,880.900	.0000
151-156			.000	3	868	210.235	.0000
157-162	1	5,000	.000			.000	.0000
175-180			.000	2	539	.000	.0000
181-240	1	216,614	.000	1	188,600	.000	.8706
OVER 240	71	6,643	1,292.161	50	4,200	1,403.471	.6322
TOTAL	350	22,710	3,850.658	170	43,642	7,538.526	1.9217

Death

19- 24	1	10,000	.000			.000	.0000
25- 30	3	160,833	132,274.100	1	10,000	.000	.0621
31- 36			.000	1	15,000	.000	.0000
37- 42	2	8,000	3,000.000	1	325,938	.000	40.7422
49- 54			.000	2	90,000	60,000.000	.0000
55- 60	2	65,420	49,323.160	7	167,674	128,048.300	2.5630
61- 66	1	38,000	.000	1	96,120	.000	2.5294
67- 72			.000	1	15,000	.000	.0000
73- 78			.000	1	3,500	.000	.0000
79- 84			.000	1	20,000	.000	.0000
103-108			.000	1	23,750	.000	.0000
OVER 240	12	1,528	606.455			.000	.0000
TOTAL	21	33,128	20,395.720	17	109,589	55,025.770	3.3080

INDEMNITY COMPARISON
(By Time Lapse from Incident to Disposition)
PROPERTY DAMAGE

1987				1988			
LAPSED MONTHS FROM INCIDENT TO DISPOSITION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
No Property Damage, Damage to Minor Property							
0- 6	135	716	82.721	92	1,691	765.172	2.3617
7- 12	35	1,371	481.027	16	4,316	2,151.717	3.1480
13- 18	10	1,798	597.146	9	6,409	2,753.171	3.5645
19- 24	4	2,778	1,157.391	3	1,791	553.969	.6447
25- 30	3	15,416	13,636.990	1	1,500	.000	.0973
31- 36	1	5,265	.000	1	750	.000	.1424
37- 42	2	3,875	5,624.606	1	2,500	.000	.6451
43- 48	2	2,500	1,499.908	1	534	.000	.2136
49- 54		.000	.000	1	25,000	.000	.0000
55- 60	3	4,409	1,612.452		.000	.000	.0000
61- 66		.000	.000	1	700	.000	.0000
67- 72	2	15,416	9,583.300	1	30,000	.000	1.9460
73- 78	1	4,750	.000		.000	.000	.0000
79- 84		.000	.000	1	7,000	.000	.0000
85- 90	1	6,000	.000		.000	.000	.0000
103-108		.000	.000	1	4,250	.000	.0000
121-126		.000	.000		.000	.000	.0000
TOTAL	199	1,471	273.128	129	2,790	700.426	1.8966
Damage to Intermediate Property							
0- 6	38	13,423	10,721.270	45	2,267	441.325	.1688
7- 12	3	1,450	526.766	7	2,464	1,187.369	1.6993
13- 18		.000	.000	8	2,178	627.045	.0000
19- 24	1	16,000	.000	3	7,041	3,197.778	.4400
25- 30	1	10,000	.000	1	5,000	.000	.5000
31- 36	3	8,791	4,341.460	1	768	.000	.0873
37- 42	4	6,112	3,191.604	2	750	.000	.1227
43- 48	2	12,500	2,499.980	1	801	.000	.0640
49- 54	2	20,332	14,661.890		.000	.000	.0000
55- 60		.000	.000	1	11,194	.000	.0000
61- 66		.000	.000	2	7,920	4,579.263	.0000
67- 72	1	8,334	.000	2	14,902	9,901.510	1.7880
73- 78		.000	.000	1	7,500	.000	.0000
79- 84	2	27,375	16,124.520	1	50,000	.000	1.8264
85- 90		.000	.000	1	20,000	.000	.0000
103-108		.000	.000		.000	.000	.0000
TOTAL	57	12,632	7,197.865	76	3,950	807.770	.3126
Damage to Principal Property							
0- 6	28	4,012	2,102.358	16	2,261	830.962	.5635
7- 12	1	7,000	.000		.000	.000	.0000
13- 18	3	443,181	441,325.300	3	12,300	10,907.810	.0277
19- 24	4	1,200	.000		.000	.000	.0000
25- 30	1	2,250	.000	2	25,996	23,999.780	11.5537
31- 36	3	19,000	8,020.545	1	35,000	.000	1.8421
37- 42	2	7,737	7,262.168	1	3,000	.000	.3877
43- 48	9	52,085	44,842.840	1	2,500	.000	.0479
49- 54	3	1,713	898.216	4	66,823	32,471.690	39.0093
55- 60	1	1,500	.000		.000	.000	.0000
61- 66	3	3,772	1,705.850	2	25,500	24,494.900	6.7603
67- 72	2	35,606	34,596.780		.000	.000	.0000
73- 78	1	37,500	.000		.000	.000	.0000
79- 84	1	12,500	.000		.000	.000	.0000
85- 90	1	1,500	.000		.000	.000	.0000
103-108		.000	.000	1	12,500	.000	.0000
133-138		.000	.000		.000	.000	.0000
139-144		.000	.000		.000	.000	.0000
TOTAL	63	33,934	21,863.020	31	16,011	5,717.373	.4718

INDEMNITY COMPARISON
(By Time Lapse from Incident to Disposition)

PROPERTY DAMAGE

1985				1986			
LAPSED MONTHS FROM INCIDENT TO DISPOSITION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
No Property Damage, Damage to Minor Property							
0- 6	309	803	203.220	120	989	181.932	1.2316
7- 12	33	2,157	866.888	23	1,117	300.332	.5178
13- 18	19	1,742	610.562	16	1,913	799.372	1.0981
19- 24	4	2,642	1,788.854	9	6,101	3,719.880	2.3092
25- 30	3	2,019	897.325	1	114	.000	.0564
31- 36	2	10,208	7,291.047	2	2,141	102.440	.2097
37- 42	5	2,677	1,099.918	3	966	317.925	.3608
43- 48	3	1,466	635.912	2	15,653	12,649.110	10.6773
49- 54			.000	2	3,250	2,249.418	.0000
55- 60	2	10,300	9,699.989	2	14,822	9,196.699	1.4390
61- 66	2	3,527	1,526.360	2	1,808	191.307	.5126
67- 72			.000	3	2,083	463.865	.0000
73- 78			.000	1	500	.000	.0000
79- 84	1	1,557	.000			.000	.0000
85- 90	3	5,666	4,665.613	1	1,000	.000	.1764
91- 96	2	1,006	255.927	2	40,625	35,617.020	40.3827
109-114			.000	1	350,000	.000	.0000
TOTAL	388	1,174	197.484	190	3,933	1,894.713	3.3500

Damage to Intermediate Property

0- 6	44	2,111	741.010	26	8,015	6,399.196	3.7967
7- 12	14	2,709	867.924	13	8,078	3,112.873	2.9819
13- 18	7	2,910	847.522	3	2,083	845.689	.7158
19- 24	3	1,450	1,024.405	4	15,125	7,638.000	10.4310
25- 30	4	13,147	5,165.070	3	5,260	3,408.061	.4000
31- 36	3	7,645	6,208.735	6	92,902	39,060.070	12.1519
37- 42	2	4,245	3,754.790	2	317,411	294,617.600	74.7729
43- 48	5	28,225	27,073.840	3	3,000	1,322.741	.1062
49- 54	2	2,875	2,123.664	1	2,334	.000	.8118
55- 60	1	1,333	.000	2	10,250	3,248.712	7.6894
61- 66	3	1,655	1,153.087	1	2,000	.000	1.2084
67- 72	1	8,500	.000			.000	.0000
73- 78	1	1,500	.000			.000	.0000
79- 84	2	8,025	3,224.017			.000	.0000
85- 90	2	1,125	124.884	1	124,118	.000	110.3271
115-120	1	3,000	.000			.000	.0000
127-132	2	7,000	.000			.000	.0000
133-138			.000	1	2,400	.000	.0000
TOTAL	97	4,516	1,466.189	66	26,493	10,488.090	5.8664

Damage to Principal Property

0- 6	118	1,971	784.595	41	3,152	2,662.700	1.5991
7- 12	14	2,275	760.917	6	824	245.762	.3621
13- 18	3	47,743	46,127.710	2	1,392	107.679	.0291
19- 24	3	10,142	6,837.324	5	4,858	1,004.881	.4789
25- 30	2	3,800	3,299.647	3	363,485	338,593.900	95.6539
31- 36	5	6,445	3,585.748			.000	.0000
37- 42	2	11,312	5,686.675	5	168,239	100,488.100	14.8726
43- 48	2	31,773	29,765.640	1	4,568	.000	.1437
49- 54	1	17,500	.000	1	20,000	.000	1.1428
55- 60	4	12,150	6,397.624	2	50,500	49,494.900	4.1563
61- 66	3	15,297	8,692.479	1	6,000	.000	.3922
67- 72	1	7,000	.000			.000	.0000
73- 78	1	160,000	.000	1	36,667	.000	.2291
79- 84			.000	2	141,265	71,231.350	.0000
85- 90	1	6,250	.000	3	54,715	10,999.180	8.7544
91- 96	1	100,000	.000			.000	.0000
97-102			.000	2	44,430	23,558.200	.0000
109-114	1	57,687	.000			.000	.0000
121-126			.000	1	2,980	.000	.0000
127-132	1	33,388	.000			.000	.0000
133-138	4	51,625	41,290.830			.000	.0000
139-144			.000	2	11,225	3,774.489	.0000
TOTAL	167	7,467	1,884.098	78	36,181	15,328.840	4.8454

TABLE VIII

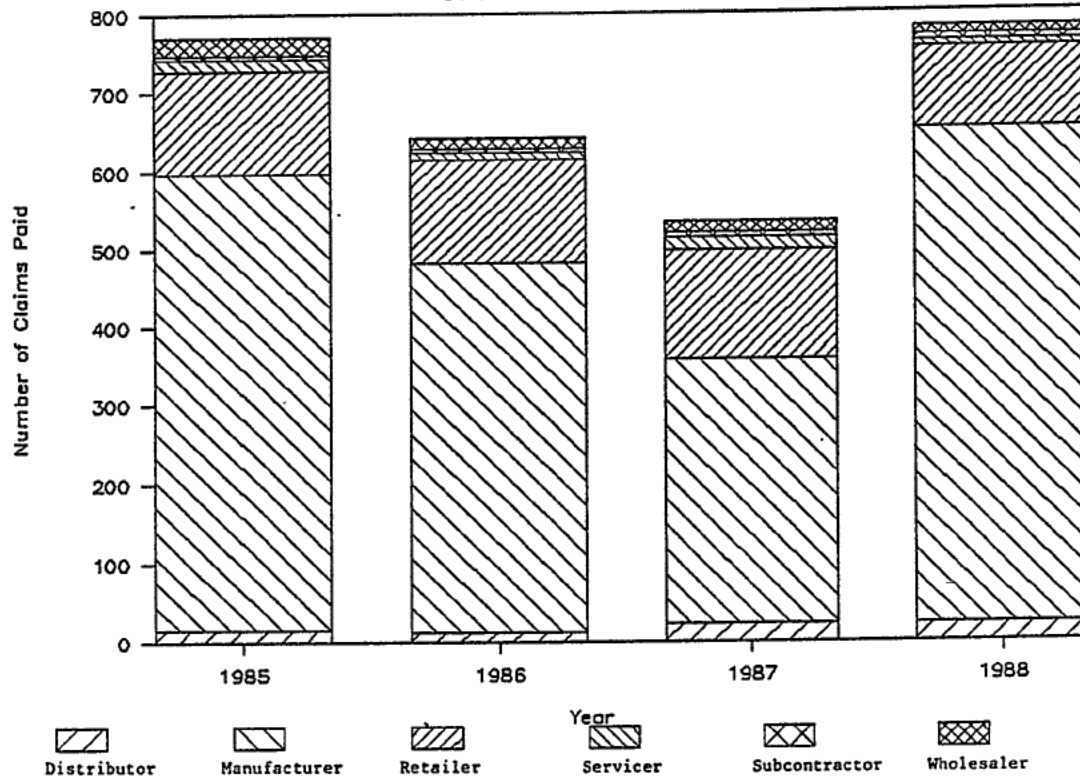
INDEMNITY COMPARISON
(By Major Business Classification)

The following charts show the number of claims paid for each business classification by year.

The tables that follow the charts are comparing the 1987 year result with the 1988 year result and 1985 with 1986. These comparisons are by business classification of the insured.

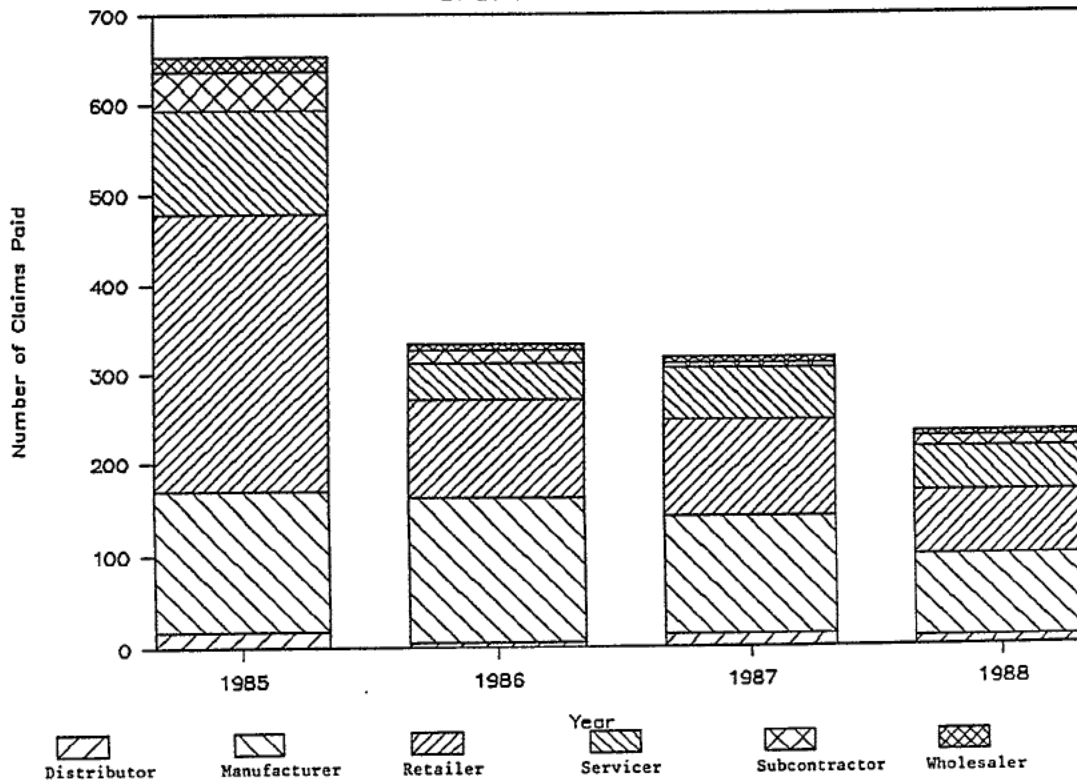
BODILY INJURY CLAIMS PAID

BY BUSINESS CLASSIFICATION



PROPERTY DAMAGE CLAIMS PAID

BY BUSINESS CLASSIFICATION



INDEMNITY COMPARISON
(By Major Business Classification)

BODILY INJURY

No Injury, Emotional Only

MAJOR BUSINESS CLASSIFICATION	1987			1988			RATIO FOR AVG PD CLAIM
	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	
DISTRIBUTOR	2	20	.000	3	194	93.015	9.7000
MANUFACTURER	16	715	223.606	11	10,873	6,338.697	15.2069
RETAILER	11	193	38.454	6	147	70.682	.7616
SERVICER			.000	1	100	.000	.0000
WHOLESALE	2	27	2.499			.000	.0000
TOTAL	31	441	125.687	21	5,770	3,456.728	13.0839

Temporary

MAJOR BUSINESS CLASSIFICATION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	17	1,162	314.959	14	606	167.628	.5215
MANUFACTURER	189	2,973	597.398	123	42,525	.000	14.3037
RETAILER	110	2,067	811.662	79	1,704	568.930	.8243
SERVICER	14	9,016	5,796.396	5	1,850	1,268.804	.2051
SUBCONTRACTOR	2	7,500	.000	5	579	165.824	.0772
WHOLESALE	9	572	178.040	6	845	264.006	1.4772
TOTAL	341	2,801	486.700	232	23,237	.000	8.2959

Permanent

MAJOR BUSINESS CLASSIFICATION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	4	128,599	121,643.900	5	17,200	9,441.380	.1337
MANUFACTURER	111	27,718	6,342.626	484	7,290	1,694.053	.2630
RETAILER	17	69,209	65,998.930	19	5,644	1,228.762	.0815
SERVICER	2	17,500	7,499.945	1	45,100	.000	2.5771
SUBCONTRACTOR	4	8,125	4,109.564	1	10,000	.000	1.2307
WHOLESALE	4	97,000	67,667.640	3	4,808	2,776.683	.0495
TOTAL	142	36,782	9,967.418	513	7,390	1,603.058	.2009

Death

MAJOR BUSINESS CLASSIFICATION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	1	1,500	.000	1	497,500	.000	331.6666
MANUFACTURER	18	39,876	27,440.720	9	5,374	2,078.439	.1347
RETAILER	2	66,204	65,900.380			.000	.0000
SERVICER			.000	1	25,000	.000	.0000
SUBCONTRACTOR			.000	1	12,000	.000	.0000
WHOLESALE			.000	1	10,000	.000	.0000
TOTAL	21	40,556	23,999.780	13	45,605	37,705.490	1.1244

INDEMNITY COMPARISON
(By Major Business Classification)

BODILY INJURY

No Injury, Emotional Only

MAJOR BUSINESS CLASSIFICATION	1985			1986			RATIO FOR AVG PD CLAIM
	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	
DISTRIBUTOR	1	5,000	.000			.000	.0000
MANUFACTURER	37	963	401.108	24	7,023	3,928.870	7.2928
RETAILER	14	371	100.000	9	367	135.267	.9892
SERVICER	1	2,640	.000	1	1,300	.000	.4924
SUBCONTRACTOR	1	771	.000			.000	.0000
WHOLESALE	3	319	161.245	1	500	.000	1.5673
OTHER	1	22	.000			.000	.0000
TOTAL	58	866	270.369	35	4,962	2,725.790	5.7297

Temporary

MAJOR BUSINESS CLASSIFICATION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	10	1,469	871.089	10	835	473.996	.5684
MANUFACTURER	212	1,538	215.867	299	1,897	350.795	1.2334
RETAILER	93	1,247	527.147	94	829	271.476	.6647
SERVICER	11	2,650	1,503.241	5	9,690	6,048.830	3.6566
SUBCONTRACTOR	3	48,716	45,085.810	2	10,427	9,572.323	.2140
WHOLESALE	16	671	357.018	9	9,368	8,153.469	13.9612
OTHER	3	216	142.119			.000	.0000
TOTAL	348	1,849	442.910	419	1,926	323.945	1.0416

Permanent

MAJOR BUSINESS CLASSIFICATION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	4	37,713	19,849.050	3	17,847	16,093.210	.4732
MANUFACTURER	315	24,087	4,257.755	132	50,243	9,361.054	2.0858
RETAILER	22	5,163	1,819.322	27	20,203	11,043.910	3.9130
SERVICER	2	12,500	2,499.980	2	25,500	15,491.930	2.0400
SUBCONTRACTOR	1	2,000	.000	3	22,066	10,814.540	11.0330
WHOLESALE	4	4,942	3,505.122	3	23,593	23,129.820	4.7739
OTHER	2	25,009	24,979.800			.000	.0000
TOTAL	350	22,710	3,850.658	170	43,642	7,538.526	1.9217

Death

MAJOR BUSINESS CLASSIFICATION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
MANUFACTURER	18	36,982	23,748.460	14	128,877	66,059.580	3.4848
RETAILER	1	10,000	.000	2	19,375	4,374.752	1.9375
SERVICER	2	10,000	5,000.000	1	20,000	.000	2.0000
TOTAL	21	33,128	20,395.720	17	109,589	55,025.770	3.3080

INDEMNITY COMPARISON
(By Major Business Classification)

PROPERTY DAMAGE

No Property Damage, Damage to Minor Property

MAJOR BUSINESS CLASSIFICATION	1987			1988			RATIO FOR AVG PD CLAIM
	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	
DISTRIBUTOR	6	863	168.516	5	353	103.904	.4090
MANUFACTURER	99	1,526	323.019	57	3,888	1,428.184	2.5478
RETAILER	43	492	144.564	23	2,146	1,122.283	4.3617
SERVICER	44	1,325	242.899	36	913	149.324	.6890
SUBCONTRACTOR	4	12,722	10,048.810	6	8,392	4,046.780	.6596
WHOLESALE	3	2,055	917.113	2	1,986	1,838.445	.9664
TOTAL	199	1,471	273.128	129	2,790	700.426	1.8966

Damage to Intermediate Property

MAJOR BUSINESS CLASSIFICATION	1987			1988			RATIO FOR AVG PD CLAIM
	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	
DISTRIBUTOR	4	4,956	1,881.444	2	1,823	878.973	.3678
MANUFACTURER	15	35,671	26,907.100	21	4,251	1,248.845	.1191
RETAILER	30	3,003	835.340	37	2,965	753.985	.9873
SERVICER	5	2,804	1,813.816	10	2,348	517.186	.8373
SUBCONTRACTOR	1	43,500	.000	3	17,875	16,061.890	.4109
WHOLESALE	2	8,750	6,249.771	2	8,750	3,749.537	1.0000
OTHER		.000	.000	1	2,992	.000	.0000
TOTAL	57	12,632	7,197.865	76	3,950	807.770	.3126

Damage to Principal Property

MAJOR BUSINESS CLASSIFICATION	1987			1988			RATIO FOR AVG PD CLAIM
	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	
DISTRIBUTOR	3	11,550	2,315.143	2	581	10.488	.0503
MANUFACTURER	15	40,239	26,851.390	13	28,865	11,267.560	.7173
RETAILER	33	3,810	1,791.628	10	1,201	333.432	.3152
SERVICER	9	5,149	3,737.574	1	712	.000	.1382
SUBCONTRACTOR		.000	.000	3	34,634	26,019.080	.0000
WHOLESALE	3	442,509	441,665.000	2	1,659	1,337.861	.0037
TOTAL	63	33,934	21,863.020	31	16,011	5,717.373	.4718

INDEMNITY COMPARISON
(By Major Business Classification)
PROPERTY DAMAGE

No Property Damage, Damage to Minor Property

MAJOR BUSINESS CLASSIFICATION	1985			1986			
	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	6	13,770	8,587.745	3	408	107.212	.0296
MANUFACTURER	88	1,178	270.185	108	5,852	3,323.999	4.9677
RETAILER	184	314	38.971	41	1,400	349.522	4.4585
SERVICER	69	2,021	503.762	26	1,260	333.579	.6234
SUBCONTRACTOR	37	1,760	707.529	11	2,019	972.930	1.1471
WHOLESALE	4	1,736	1,428.184	1	1,617	.000	.9314
TOTAL	388	1,174	197.484	190	3,933	1,894.713	3.3500

Damage to Intermediate Property

MAJOR BUSINESS CLASSIFICATION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	3	1,676	924.604			.000	.0000
MANUFACTURER	40	7,660	3,418.384	27	60,248	24,474.400	7.8652
RETAILER	35	2,343	900.996	26	2,619	1,417.706	1.1177
SERVICER	14	1,752	515.438	9	2,439	644.038	1.3921
SUBCONTRACTOR	2	959	579.466	2	2,291	291.375	2.3889
WHOLESALE	3	6,042	4,408.723	2	13,597	9,096.672	2.2504
TOTAL	97	4,516	1,466.189	66	26,493	10,488.090	5.8664

Damage to Principal Property

MAJOR BUSINESS CLASSIFICATION	NUMBER OF CLAIMS PAID	AVERAGE PAID CLAIM	ST ERR AVG PD CLAIM	NUMBER OF CLAIMS PAID	AVERAGE INDEMNITY CLAIM	STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DISTRIBUTOR	9	4,188	3,316.625	3	222,833	128,048.300	53.2074
MANUFACTURER	23	37,804	11,178.100	21	92,415	50,643.630	2.4445
RETAILER	91	1,101	280.355	42	3,328	2,368.536	3.0227
SERVICER	32	6,285	2,837.239	6	11,536	9,339.673	1.8354
SUBCONTRACTOR	3	9,534	4,928.275	1	866	.000	.0908
WHOLESALE	9	1,092	615.379	4	681	361.507	.6236
OTHER			.000	1	300	.000	.0000
TOTAL	167	7,467	1,884.098	78	36,181	15,328.840	4.8454

TABLE IX
INDEMNITY ANALYSIS
(By Product)

For insurance companies, an important factor in offering Product Liability coverage is the distribution of losses among the products. This table shows us the classification of the product which caused the loss and the number of claims that resulted with the total loss and the average loss.

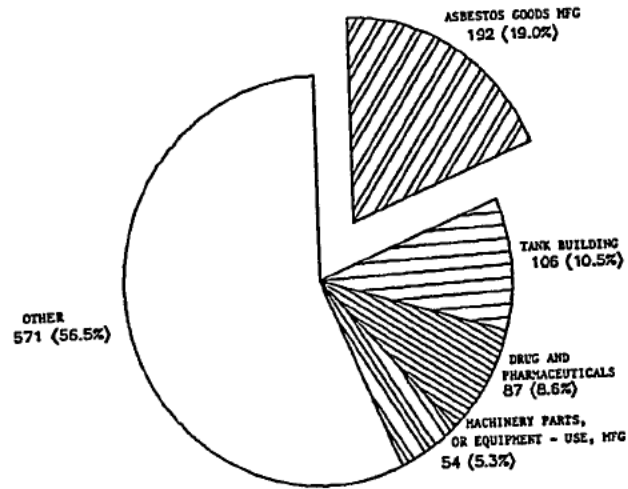
The pie charts preceding the tables show the number of claims paid for the top four classifications of product.

This data is very useful for establishing rate relativities for Missouri and should be studied carefully. The table is sorted by the category that produced most claims in descending order.

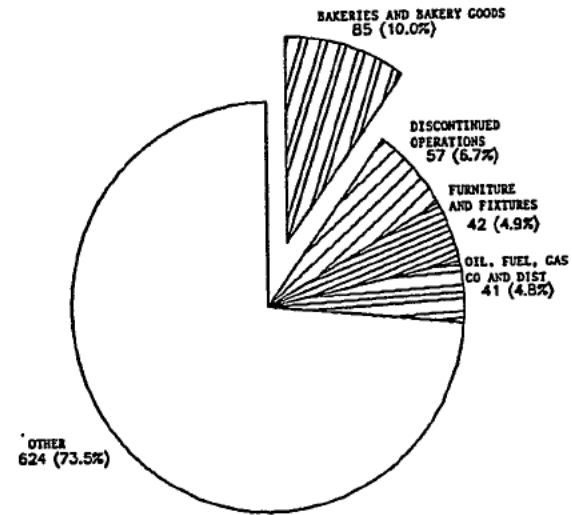
NUMBER OF CLAIMS PAID

(By Product)

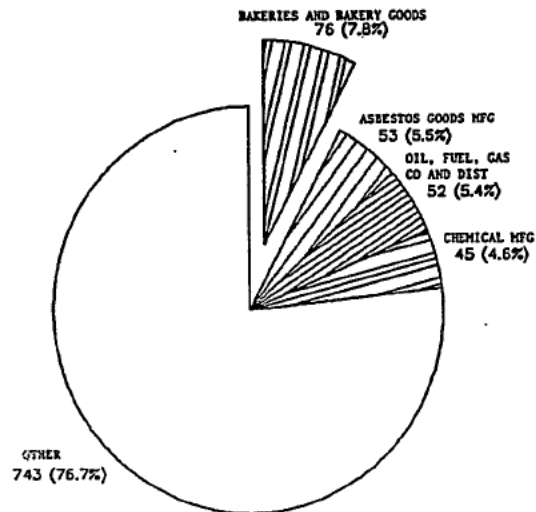
1988



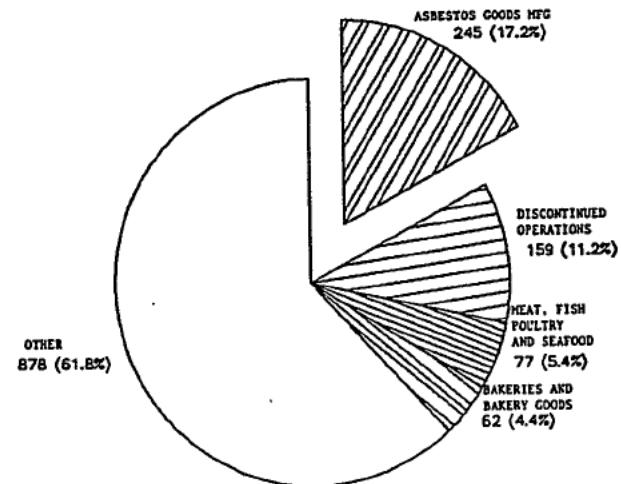
1987



1986



1985



DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY.

YEAR=1988

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
ASBESTOS GOODS MFG	192	\$25,050.13	\$4,809,624.00	43.14
TANK BUILDING	106	\$3,436.95	\$364,317.00	3.27
DRUG AND PHARMACEUTICALS	87	\$1,884.98	\$163,993.00	1.47
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	54	\$20,713.83	\$1,118,547.00	10.03
RESTAURANTS - SERVE NO ALCOHOL	37	\$521.38	\$19,291.00	0.17
MEAT, FISH, POULTRY, AND SEAFOOD	33	\$756.58	\$24,967.00	0.22
SHOES, BOOTS, OR SLIPPERS	29	\$1,958.45	\$56,795.00	0.51
FURNITURE AND FIXTURES	27	\$26,398.63	\$712,763.00	6.39
GASOLINE STAT JNS	25	\$1,484.00	\$37,100.00	0.33
FOOD PRODUCTS - DRY	21	\$2,124.14	\$44,607.00	0.40
MANUFACTURERS - NOC	20	\$5,505.85	\$110,117.00	0.99
CHEMICAL MFG	19	\$4,647.58	\$88,304.00	0.79
FOOD PRODUCTS - NOT DRY	18	\$1,970.78	\$35,474.00	0.32
UNKNOWN GROUP AND PRODUCT CODE	16	\$12,006.25	\$192,100.00	1.72
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	16	\$14,070.69	\$225,131.00	2.02
GROCERY STORES AND MARKETS	15	\$1,176.80	\$17,652.00	0.16
BAKERIES AND BAKERY GOODS	14	\$15,938.71	\$223,142.00	2.00
AUTO REPAIR SHOPS	14	\$1,288.43	\$18,038.00	0.16
FERTILIZERS	14	\$5,154.00	\$72,156.00	0.65
MEDICAL EQUIPMENT AND INSTRUMENTS	13	\$3,009.77	\$39,127.00	0.35

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1988

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
DAIRY PRODUCTS	12	\$1,374.08	\$16,489.00	0.15
PLUMBING	11	\$1,886.73	\$20,754.00	0.19
ELECTRICAL EQUIPMENT	10	\$7,456.50	\$74,565.00	0.67
HEATING AND AIR CONDITIONING	10	\$27,179.70	\$271,797.00	2.44
CARPENTRY AND FLOOR COVERINGS	9	\$6,115.11	\$55,036.00	0.49
ANIMAL FEED	8	\$3,234.38	\$25,875.00	0.23
FARM MACHINERY	6	\$22,721.33	\$136,328.00	1.22
BATTERIES	6	\$553.50	\$3,321.00	0.03
ROOFING	6	\$15,936.17	\$95,617.00	0.86
CANDY OR CONFECTIONARY PRODUCTS	6	\$1,165.17	\$6,991.00	0.06
WAX, PAINT, OR VARNISH	6	\$5,935.17	\$35,611.00	0.32
VALVES, PUMPS, COMPRESSORS MFG	5	\$4,437.00	\$22,185.00	0.20
INSULATION - OTHER THAN ASBESTOS	5	\$1,172.80	\$5,864.00	0.05
APPLIANCES AND ACCESSORIES	5	\$742.60	\$3,713.00	0.03
BOTTLE AND JAR MFG	5	\$16,816.40	\$84,082.00	0.75
DISCONTINUED OPERATIONS	4	\$5,146.50	\$20,586.00	0.18
RESTAURANTS - SERVE ALCOHOL	4	\$510.50	\$2,042.00	0.02
FROZEN FOODS	4	\$565.75	\$2,263.00	0.02
BOLTS, NUTS, NAILS, TACKS, SCREWS	4	\$81,852.75	\$327,411.00	2.94
REFRIGERATION	4	\$4,943.25	\$19,773.00	0.18

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1988

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
INK AND DYES	4	\$21,756.75	\$87,027.00	0.78
DISCOUNT STORES	4	\$975.00	\$3,900.00	0.03
BEVERAGE BOTTLER - NON-ALCOHOLIC	4	\$5,000.00	\$20,000.00	0.18
WATER SOFTENING EQUIPMENT	3	\$1,319.00	\$3,957.00	0.04
CONCRETE AND ASPHALT CONSTRUCTION	3	\$10,367.33	\$31,102.00	0.28
MASONRY, PLASTERING, MARBLE, OR TILE	3	\$7,690.33	\$23,071.00	0.21
EXERCISE, SPORTING GOODS AND EQUIP	3	\$9,750.00	\$29,250.00	0.26
CONCESSIONAIRES	3	\$244.00	\$732.00	0.01
AEROSOL CONTAINERS	3	\$10,065.33	\$30,196.00	0.27
PREFABRICATED BUILDING MFG	3	\$153,333.33	\$460,000.00	4.13
COMMUNICATION, RECORDING SYSTEMS	3	\$22,705.33	\$68,116.00	0.61
VENDING MACHINES MFG	3	\$25,729.33	\$77,188.00	0.69
DOOR AND WINDOWS MFG	3	\$565.33	\$1,696.00	0.02
OIL, FUEL, GAS - CO AND DISTRIBUTORS	3	\$1,352.33	\$4,057.00	0.04
WATER AND FIRE PROOFING	2	\$625.00	\$1,250.00	0.01
TOOL MFG	2	\$34,000.00	\$68,000.00	0.61
PLASTIC, RUBBER GOODS - MFG	2	\$1,650.00	\$3,300.00	0.03
FURS, FABRICS AND OTHER CLOTHING	2	\$360.00	\$720.00	0.01
BICYCLES	2	\$6,157.50	\$12,315.00	0.11
DELI, CATERERS, AND CAFETERIAS	2	\$50.00	\$100.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1988

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	2	\$4,240.50	\$8,481.00	0.08
PRODUCTS - COMPLETED OPERATIONS - NOC	2	\$12,506.00	\$25,012.00	0.22
CARPET AND FURNITURE CLEANING	2	\$1,008.50	\$2,017.00	0.02
ALCOHOL, LIQUOR - MFG, DISTR, STORES	2	\$2,625.00	\$5,250.00	0.05
ALARMS AND DETECTION DEVICES	2	\$560.00	\$1,120.00	0.01
WIRE GOODS	2	\$7,750.00	\$15,500.00	0.14
METAL GOODS	2	\$3,750.00	\$7,500.00	0.07
ADHESIVE AND ABRASIVE GOODS	2	\$2,434.50	\$4,869.00	0.04
LIGHTS, LANTERNS, AND LAMPS	2	\$4,573.00	\$9,146.00	0.08
MINING AND DREDGING	2	\$12,952.00	\$25,904.00	0.23
HARDWARE, HOME IMPROVEMENT STORES	2	\$8,500.00	\$17,000.00	0.15
ELECTRIC CABLES, CONDUIT, AND WIRING	2	\$25,050.00	\$50,100.00	0.45
METAL ERECTION	1	\$474.00	\$474.00	0.00
WHEEL AND TIRE MFG	1	\$5,001.00	\$5,001.00	0.04
SWIMMING POOLS	1	\$483.00	\$483.00	0.00
LADDERS, HOISTS, AND SCAFFOLDS	1	\$195.00	\$195.00	0.00
TENTS AND CANOPIES	1	\$15,000.00	\$15,000.00	0.13
STORES AND DISTR - NO FOOD OR DRINK	1	\$3,686.00	\$3,686.00	0.03
GARDENING EQUIPMENT AND LANDSCAPING	1	\$750.00	\$750.00	0.01
GRAIN ELEVATOR OPERATIONS	1	\$10,000.00	\$10,000.00	0.09

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1988

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
GROUP DESCRIPTION:				
CUTLERY, RAZORS, AND FLATWARE	1	\$100.00	\$100.00	0.00
METAL EXTRACTION AND PROCESSING	1	\$500.00	\$500.00	0.00
OPTICAL AND HEARING GOODS	1	\$100.00	\$100.00	0.00
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	\$40.00	\$40.00	0.00
CLAY PRODUCTS	1	\$799.00	\$799.00	0.01
PIPE MFG	1	\$700.00	\$700.00	0.01
OFFICE MACHINES, COMPUTERS - OTHER	1	\$8,500.00	\$8,500.00	0.08
GLASS DEALERS AND GLAZIERS	1	\$4,250.00	\$4,250.00	0.04
BOILER, STEAM PIPES	1	\$10,000.00	\$10,000.00	0.09
LUMBER AND WOOD MFG	1	\$528.00	\$528.00	0.00
BABY FOOD	1	\$1,100.00	\$1,100.00	0.01
CONTRACTORS - NOC	1	\$1,200.00	\$1,200.00	0.01
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	\$86,500.00	\$86,500.00	0.78
TV OR RADIO	1	\$1,920.00	\$1,920.00	0.02
SIGN MFG AND INSTALLATION	1	\$5,050.00	\$5,050.00	0.05
BOAT OR SHIP BUILDING	1	\$526.00	\$526.00	0.00
JEWELRY AND WATCHES	1	\$400.00	\$400.00	0.00
DRILLING	1	\$284,190.00	\$284,190.00	2.55
ANIMAL DEALERS	1	\$5,125.00	\$5,125.00	0.05
COSMETICS	1	\$28.00	\$28.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

YEAR=1988

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
RECREATIONAL VEHICLE MFG	1	\$500.00	\$500.00	0.00
TOTAL	1010	\$11,038.68	\$11,149,069.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1987

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
BAKERIES AND BAKERY GOODS	85	\$626.85	\$53,282.00	0.52
DISCONTINUED OPERATIONS	57	\$10,451.39	\$595,729.00	5.84
FURNITURE AND FIXTURES	42	\$13,888.98	\$583,337.00	5.72
OIL, FUEL, GAS - CO AND DISTRIBUTORS	41	\$45,646.54	\$1,871,508.00	18.35
MEAT, FISH, POULTRY, AND SEAFOOD	38	\$1,726.32	\$65,600.00	0.64
FOOD PRODUCTS - NOT DRY	36	\$2,381.50	\$85,734.00	0.84
GROCERY STORES AND MARKETS	29	\$931.72	\$27,020.00	0.26
INK AND DYES	23	\$7,779.65	\$178,932.00	1.75
DISCOUNT STORES	23	\$3,687.30	\$84,808.00	0.83
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	21	\$25,002.95	\$525,062.00	5.15
VENDING MACHINES MFG	20	\$16,760.05	\$335,201.00	3.29
BOLTS, NUTS, NAILS, TACKS, SCREWS	20	\$48,517.75	\$970,355.00	9.51
ASBESTOS GOODS MFG	16	\$5,491.50	\$87,864.00	0.86
SHOES, BOOTS, OR SLIPPERS	15	\$5,237.40	\$78,561.00	0.77
RESTAURANTS - SERVE ALCOHOL	14	\$720.07	\$10,081.00	0.10
DAIRY PRODUCTS	14	\$880.36	\$12,325.00	0.12
DELI, CATERERS, AND CAFETERIAS	12	\$7,319.92	\$87,839.00	0.86
WHEEL AND TIRE MFG	12	\$4,532.08	\$54,385.00	0.53
FERTILIZERS	12	\$5,805.67	\$69,668.00	0.68
APPLIANCES AND ACCESSORIES	11	\$9,117.82	\$100,296.00	0.98

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1987

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
PLUMBING	11	\$3,400.09	\$37,401.00	0.37
CARPENTRY AND FLOOR COVERINGS	11	\$11,637.45	\$128,012.00	1.26
BATTERIES	11	\$7,613.18	\$83,745.00	0.82
DRUG AND PHARMACEUTICALS	11	\$4,459.09	\$49,050.00	0.48
BEVERAGE BOTTLER - NON-ALCOHOLIC	10	\$3,645.20	\$36,452.00	0.36
GASOLINE STATIONS	10	\$1,817.10	\$18,171.00	0.18
RESTAURANTS - SERVE NO ALCOHOL	9	\$367.89	\$3,311.00	0.03
CANDY OR CONFECTIONARY PRODUCTS	9	\$532.00	\$4,788.00	0.05
ANIMAL FEED	9	\$18,051.67	\$162,465.00	1.59
WAX, PAINT, OR VARNISH	9	\$1,447.00	\$13,023.00	0.13
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	9	\$5,688.22	\$51,194.00	0.50
CHEMICAL MFG	8	\$4,545.50	\$36,364.00	0.36
FURS, FABRICS AND OTHER CLOTHING	8	\$4,179.75	\$33,438.00	0.33
FRUIT OR VEGETABLES	8	\$760.50	\$6,084.00	0.06
FARM MACHINERY	8	\$51,534.00	\$412,272.00	4.04
WIRE GOODS	7	\$31,869.29	\$223,085.00	2.19
MINING AND DREDGING	7	\$16,119.00	\$112,833.00	1.11
ELECTRICAL EQUIPMENT	7	\$10,732.29	\$75,126.00	0.74
CONCRETE AND ASPHALT CONSTRUCTION	7	\$10,293.14	\$72,052.00	0.71
HARDWARE, HOME IMPROVEMENT STORES	6	\$51,207.83	\$307,247.00	3.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

YEAR=1987

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
INSULATION - OTHER THAN ASBESTOS	6	\$8,475.83	\$50,855.00	0.50
BOTTLE AND JAR MFG	6	\$13,668.83	\$82,013.00	0.80
FROZEN FOODS	6	\$803.67	\$4,822.00	0.05
HEATING AND AIR CONDITIONING	6	\$2,590.50	\$15,543.00	0.15
PRODUCTS - COMPLETED OPERATIONS - NOC	5	\$50,949.80	\$254,749.00	2.50
VALVES, PUMPS COMPRESSORS MFG	5	\$4,126.20	\$20,631.00	0.20
MEDICAL EQUIPMENT AND INSTRUMENTS	5	\$69,847.80	\$349,239.00	3.42
DOOR AND WINDOWS MFG	5	\$10,965.40	\$54,827.00	0.54
ALCOHOL, LIQUOR - MFG, DISTR, STORES	4	\$5,228.50	\$20,914.00	0.21
LUMBER AND WOOD MFG	4	\$1,757.50	\$7,030.00	0.07
METAL EXTRACTION AND PROCESSING	4	\$300.50	\$1,202.00	0.01
AUTO REPAIR SHOPS	4	\$1,178.25	\$4,713.00	0.05
ROOFING	4	\$1,021.75	\$4,087.00	0.04
CONDOMINIUMS	3	\$1,472.67	\$4,418.00	0.04
COSMETICS	3	\$1,867.00	\$5,601.00	0.05
REFRIGERATION	3	\$4,740.67	\$14,222.00	0.14
UNKNOWN GROUP AND PRODUCT CODE	3	\$375,156.67	\$1,125,470.00	11.04
TOYS AND GAMES	3	\$12,533.33	\$37,600.00	0.37
SOAP AND DETERGENTS	3	\$532.33	\$1,597.00	0.02
OPTICAL AND HEARING GOODS	2	\$350.00	\$700.00	0.01

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

YEAR=1987

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
BABY FOOD	2	\$197.50	\$395.00	0.00
PIPE MFG	2	\$2,590.00	\$5,180.00	0.05
PAPER PRODUCTS	2	\$3,975.50	\$7,951.00	0.08
GLASS DEALERS AND GLAZIERS	2	\$75.50	\$151.00	0.00
ADHESIVE AND ABRASIVE GOODS	2	\$67.50	\$135.00	0.00
ALARMS AND DETECTION DEVICES	2	\$1,318.00	\$2,636.00	0.03
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	2	\$64.00	\$128.00	0.00
OFFICE MACHINES, COMPUTERS - OTHER	2	\$1,365.50	\$2,731.00	0.03
SIGN MFG AND INSTALLATION	2	\$500.00	\$1,000.00	0.01
SHIP REPAIR OR MAINTENANCE	2	\$2,080.00	\$4,160.00	0.04
PLASTIC, RUBBER GOODS - MFG	2	\$12,500.00	\$25,000.00	0.25
LEATHER GOODS	2	\$2,710.50	\$5,421.00	0.05
TOOL MFG	2	\$9,561.00	\$19,122.00	0.19
CANS, DRUMS, AND METAL CONTAINERS	2	\$66,084.50	\$132,169.00	1.30
LADDERS, HOISTS, AND SCAFFOLDS	1	\$2,000.00	\$2,000.00	0.02
MOBILE HOME MFG	1	\$11,875.00	\$11,875.00	0.12
GAS, STEAM, WATER, AND SEWER MAINS	1	\$115.00	\$115.00	0.00
BUILDING MATERIALS	1	\$1,044.00	\$1,044.00	0.01
FIBERGLASS MFG	1	\$200.00	\$200.00	0.00
RECREATIONAL VEHICLE MFG	1	\$7,523.00	\$7,523.00	0.07

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1987

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
GROUP DESCRIPTION:				
TANK BUILDING	1	\$25,000.00	\$25,000.00	0.25
AEROSOL CONTAINERS	1	\$75.00	\$75.00	0.00
COFFINS, CASKETS, AND MAUSELEUMS	1	\$970.00	\$970.00	0.01
TENTS AND CANOPIES	1	\$187.00	\$187.00	0.00
ELECTRIC CABLES, CONDUIT, AND WIRING	1	\$3,326.00	\$3,326.00	0.03
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	\$80,000.00	\$80,000.00	0.78
BOAT OR SHIP BUILDING	1	\$5,000.00	\$5,000.00	0.05
COMMUNICATION, RECORDING SYSTEMS	1	\$5,500.00	\$5,500.00	0.05
PACKAGING AND PACKING	1	\$1,000.00	\$1,000.00	0.01
BUILDING STRUCTURES	1	\$2,500.00	\$2,500.00	0.02
MASONRY, PLASTERING, MARBLE, OR TILE	1	\$331.00	\$331.00	0.00
TEXTILE MFG	1	\$749.00	\$749.00	0.01
BRUSH OR BROOM MFG	1	\$266.00	\$266.00	0.00
PREFABRICATED BUILDING MFG	1	\$40,000.00	\$40,000.00	0.39
WALL AND CEILING INSTALLATION	1	\$728.00	\$728.00	0.01
TOTAL	849	\$12,012.37	\$10,198,501.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1986

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
BAKERIES AND BAKERY GOODS	79	\$536.49	\$42,383.00	0.27
ASBESTOS GOODS MFG	53	\$7,541.17	\$399,682.00	2.54
OIL, FUEL, GAS - CO AND DISTRIBUTORS	52	\$989.13	\$51,435.00	0.33
CHEMICAL MFG	45	\$1,220.73	\$54,933.00	0.35
DISCONTINUED OPERATIONS	39	\$8,373.05	\$326,549.00	2.07
FURNITURE AND FIXTURES	39	\$7,359.05	\$287,003.00	1.82
DAIRY PRODUCTS	37	\$1,737.62	\$64,292.00	0.41
MEAT, FISH, POULTRY, AND SEAFOOD	37	\$5,297.65	\$196,013.00	1.25
BEVERAGE BOTTLER - NON-ALCOHOLIC	32	\$691.94	\$22,142.00	0.14
SHOES, BOOTS, OR SLIPPERS	25	\$4,197.04	\$104,926.00	0.67
FOOD PRODUCTS - NOT DRY	25	\$316.76	\$7,919.00	0.05
BOLTS, NUTS, NAILS, TACKS, SCREWS	21	\$77,131.81	\$1,619,768.00	10.29
DISCOUNT STORES	20	\$14,723.40	\$294,468.00	1.87
RESTAURANTS - SERVE ALCOHOL	19	\$411.26	\$7,814.00	0.05
HEATING AND AIR CONDITIONING	19	\$70,996.63	\$1,348,936.00	8.57
VENDING MACHINES MFG	18	\$58,128.56	\$1,046,314.00	6.65
CROP SPRAYING AND PESTICIDES	18	\$3,368.00	\$60,624.00	0.39
RESTAURANTS - SERVE NO ALCOHOL	17	\$2,560.06	\$43,521.00	0.28
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	17	\$45,137.94	\$767,345.00	4.87
WHEEL AND TIRE MFG	15	\$25,048.80	\$375,732.00	2.39

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1986

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
GROCERY STORES AND MARKETS	15	\$298.67	\$4,480.00	0.03
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	15	\$7,905.27	\$118,579.00	0.75
INK AND DYES	14	\$49,765.86	\$696,722.00	4.43
CANDY OR CONFECTIONARY PRODUCTS	13	\$540.77	\$7,030.00	0.04
MEDICAL EQUIPMENT AND INSTRUMENTS	11	\$116,146.00	\$1,277,606.00	8.12
DELI, CATERERS, AND CAFETERIAS	11	\$1,081.00	\$11,891.00	0.08
ROOFING	10	\$17,660.40	\$176,604.00	1.12
FRUIT OR VEGETABLES	10	\$418.70	\$4,187.00	0.03
APPLIANCES AND ACCESSORIES	9	\$1,302.44	\$11,722.00	0.07
FROZEN FOODS	9	\$609.00	\$5,481.00	0.03
HARDWARE, HOME IMPROVEMENT STORES	8	\$10,062.38	\$80,499.00	0.51
CARPENTRY AND FLOOR COVERINGS	8	\$21,542.25	\$172,338.00	1.09
ANIMAL FEED	8	\$135,384.63	\$1,083,077.00	6.88
PRODUCTS - COMPLETED OPERATIONS - NOC	7	\$20,396.43	\$142,775.00	0.91
WAX, PAINT, OR VARNISH	7	\$9,838.57	\$68,870.00	0.44
PLUMBING	7	\$2,108.86	\$14,762.00	0.09
BATTERIES	7	\$17,781.71	\$124,472.00	0.79
INSULATION - OTHER THAN ASBESTOS	7	\$1,739.29	\$12,175.00	0.08
BOTTLE AND JAR MFG	7	\$2,534.29	\$17,740.00	0.11
AEROSOL CONTAINERS	6	\$2,691.50	\$16,149.00	0.10

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

YEAR=1986

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
ELECTRICAL EQUIPMENT	6	\$4,071.67	\$24,430.00	0.16
UNKNOWN GROUP AND PRODUCT CODE	6	\$92,400.00	\$554,400.00	3.52
LUMBER AND WOOD MFG	6	\$62,803.67	\$376,822.00	2.39
GAS, STEAM, WATER, AND SEWER MAINS	5	\$4,028.80	\$20,144.00	0.13
TANK BUILDING	5	\$83,447.20	\$417,236.00	2.65
WATER SOFTENING EQUIPMENT	5	\$2,657.80	\$13,289.00	0.08
BUILDING MATERIALS	5	\$1,268.40	\$6,342.00	0.04
COSMETICS	5	\$188.80	\$944.00	0.01
MINING AND DREDGING	5	\$36,053.40	\$180,267.00	1.15
FURS, FABRICS AND OTHER CLOTHING	5	\$11,376.60	\$56,883.00	0.36
BICYCLES	4	\$10,187.50	\$40,750.00	0.26
REFRIGERATION	4	\$11,812.75	\$47,251.00	0.30
FARM MACHINERY	4	\$13,436.50	\$53,746.00	0.34
CONCRETE AND ASPHALT CONSTRUCTION	4	\$3,322.25	\$13,289.00	0.08
SOAP AND DETERGENTS	3	\$1,243.33	\$3,730.00	0.02
ELEVATOR, ESCALATOR, MOVING SIDEWALK	3	\$12,721.67	\$38,165.00	0.24
EXERCISE, SPORTING GOODS AND EQUIP	3	\$2,133.33	\$6,400.00	0.04
GASOLINE STATIONS	3	\$85.00	\$255.00	0.00
VALVES, PUMPS, COMPRESSORS MFG	3	\$2,117.67	\$6,353.00	0.04
CONDOMINIUMS	3	\$2,173.33	\$6,520.00	0.04

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1986

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
AUTO REPAIR SHOPS	3	\$312.00	\$936.00	0.01
ALARMS AND DETECTION DEVICES	3	\$37,730.00	\$113,190.00	0.72
OPTICAL AND HEARING GOODS	3	\$138,691.67	\$416,075.00	2.64
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	3	\$9,021.67	\$27,065.00	0.17
FIREARMS, AMMUNITION - MFG AND REPAIR	3	\$164,172.00	\$492,516.00	3.13
OFFICE MACHINES, COMPUTERS - OTHER	2	\$12,006.50	\$24,013.00	0.15
LADDERS, HOISTS, AND SCAFFOLDS	2	\$30,000.00	\$60,000.00	0.38
GLASS DEALERS AND GLAZIERS	2	\$48,117.50	\$96,235.00	0.61
PACKAGING AND PACKING	2	\$75.00	\$150.00	0.00
DRUG AND PHARMACEUTICALS	2	\$652.00	\$1,304.00	0.01
NET, ROPE, AND FIBER MFG	2	\$14,509.50	\$29,019.00	0.18
BOAT OR SHIP BUILDING	2	\$97,333.00	\$194,666.00	1.24
ALCOHOL, LIQUOR - MFG, DISTR, STORES	2	\$887.50	\$1,775.00	0.01
RECREATIONAL VEHICLE MFG	2	\$20,425.00	\$40,850.00	0.26
BARBER SUPPLIES AND HAIR PIECES	2	\$408.00	\$816.00	0.01
TOOL MFG	2	\$20,063.50	\$40,127.00	0.25
ENGINE OR TURBINE MFG	2	\$11,750.00	\$23,500.00	0.15
DOOR AND WINDOWS MFG	2	\$28,187.50	\$56,375.00	0.36
WIRE GOODS	2	\$16,500.00	\$33,000.00	0.21
SIGN MFG AND INSTALLATION	1	\$5,500.00	\$5,500.00	0.03

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1986

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
METAL GOODS	1	\$3,400.00	\$3,400.00	0.02
ANIMAL DEALERS	1	\$225.00	\$225.00	0.00
BABY FOOD	1	\$375.00	\$375.00	0.00
PAPER PRODUCTS	1	\$5,000.00	\$5,000.00	0.03
SEPTIC TANKS	1	\$391.00	\$391.00	0.00
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	1	\$2,500.00	\$2,500.00	0.02
GAS TANKS AND FUEL CONTAINERS MFG	1	\$50.00	\$50.00	0.00
TEXTILE MFG	1	\$698.00	\$698.00	0.00
PREFABRICATED BUILDING MFG	1	\$124,118.00	\$124,118.00	0.79
METAL EXTRACTION AND PROCESSING	1	\$764,582.00	\$764,582.00	4.86
PIPE MFG	1	\$12,000.00	\$12,000.00	0.08
ADHESIVE AND ABRASIVE GOODS	1	\$2,000.00	\$2,000.00	0.01
BUILDING STRUCTURES	1	\$6,365.00	\$6,365.00	0.04
LEATHER GOODS	1	\$1,100.00	\$1,100.00	0.01
ELECTRIC CABLES, CONDUIT, AND WIRING	1	\$10,000.00	\$10,000.00	0.06
TV OR RADIO	1	\$13,500.00	\$13,500.00	0.09
TENTS AND CANOPIES	1	\$1,673.00	\$1,673.00	0.01
BEARING MFG	1	\$90,000.00	\$90,000.00	0.57
PLASTIC, RUBBER GOODS - MFG	1	\$302.00	\$302.00	0.00
HONEY, MOLASSES, AND SYRUPS	1	\$4,590.00	\$4,590.00	0.03

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

YEAR=1986

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
LIGHTS, LANTERNS, AND LAMPS	1	\$235.00	\$235.00	0.00
RAILROAD AND TRAIN MFG	1	\$6,250.00	\$6,250.00	0.04
TOTAL	969	\$16,246.27	\$15,742,640.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1985

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
ASBESTOS GOODS MFG	245	\$9,600.20	\$2,352,049.00	20.47
DISCONTINUED OPERATIONS	159	\$1,373.83	\$218,439.00	1.90
MEAT, FISH, POULTRY, AND SEAFOOD	77	\$5,182.79	\$399,075.00	3.47
BAKERIES AND BAKERY GOODS	62	\$1,190.90	\$73,836.00	0.64
OIL, FUEL, GAS - CO AND DISTRIBUTORS	57	\$1,014.68	\$57,837.00	0.50
UNKNOWN GROUP AND PRODUCT CODE	46	\$6,028.46	\$277,309.00	2.41
HEATING AND AIR CONDITIONING	33	\$2,964.06	\$97,814.00	0.85
DISCOUNT STORES	32	\$5,724.66	\$183,189.00	1.59
CROP SPRAYING AND PESTICIDES	31	\$3,288.45	\$101,942.00	0.89
AUTO REPAIR SHOPS	30	\$1,098.80	\$32,964.00	0.29
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	27	\$6,421.15	\$173,371.00	1.51
FRUIT OR VEGETABLES	25	\$217.04	\$5,426.00	0.05
FOOD PRODUCTS - NOT DRY	25	\$497.84	\$12,446.00	0.11
WHEEL AND TIRE MFG	23	\$13,534.91	\$311,303.00	2.71
VENDING MACHINES MFG	23	\$44,174.83	\$1,016,021.00	8.84
BOLTS, NUTS, NAILS, TACKS, SCREWS	23	\$6,411.30	\$147,460.00	1.28
SHOES, BOOTS, OR SLIPPERS	20	\$1,101.10	\$22,022.00	0.19
APPLIANCES AND ACCESSORIES	19	\$11,911.21	\$226,313.00	1.97
RESTAURANTS - SERVE ALCOHOL	19	\$690.00	\$13,110.00	0.11
PLUMBING	18	\$2,276.39	\$40,975.00	0.36

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

YEAR=1985

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
GROCERY STORES AND MARKETS	17	\$750.29	\$12,755.00	0.11
FERTILIZERS	17	\$1,742.41	\$29,621.00	0.26
BEVERAGE BOTTLER - NON-ALCOHOLIC	16	\$397.81	\$6,365.00	0.06
FURNITURE AND FIXTURES	15	\$3,039.60	\$45,594.00	0.40
ROOFING	14	\$1,726.36	\$24,169.00	0.21
FROZEN FOODS	14	\$353.43	\$4,948.00	0.04
CHEMICAL MFG	14	\$34,745.29	\$486,434.00	4.23
MINING AND DREDGING	12	\$5,156.42	\$61,877.00	0.54
BOTTLE AND JAR MFG	12	\$1,334.00	\$16,008.00	0.14
INK AND DYES	11	\$2,884.91	\$31,734.00	0.28
ELECTRICAL EQUIPMENT	10	\$16,863.70	\$168,637.00	1.47
EXERCISE, SPORTING GOODS AND EQUIP	9	\$4,644.00	\$41,796.00	0.36
WAX, PAINT, & VARNISH	9	\$11,150.67	\$100,356.00	0.87
CARPENTRY AND FLOOR COVERINGS	8	\$6,384.25	\$51,074.00	0.44
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	8	\$17,100.38	\$136,803.00	1.19
MEDICAL EQUIPMENT AND INSTRUMENTS	8	\$26,350.13	\$210,801.00	1.83
ALARMS AND DETECTION DEVICES	7	\$6,212.86	\$43,490.00	0.38
CANDY OR CONFECTIONARY PRODUCTS	7	\$2,599.57	\$18,197.00	0.16
TOOL MFG	7	\$21,191.57	\$148,341.00	1.29
DELI, CATERERS, AND CAFETERIAS	7	\$457.29	\$3,201.00	0.03

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1985

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
DAIRY PRODUCTS	7	\$673.00	\$4,711.00	0.04
MASONRY, PLASTERING, MARBLE, OR TILE	7	\$40,052.43	\$280,367.00	2.44
ANIMAL FEED	7	\$1,408.57	\$9,860.00	0.09
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	6	\$848.83	\$5,093.00	0.04
ELEVATOR, ESCALATOR, MOVING SIDEWALK	6	\$1,522.67	\$9,136.00	0.08
CARPET AND FURNITURE CLEANING	6	\$9,216.67	\$55,300.00	0.48
VALVES, PUMPS, COMPRESSORS MFG	5	\$2,917.00	\$14,585.00	0.13
RESTAURANTS - SERVE NO ALCOHOL	5	\$4,378.20	\$21,891.00	0.19
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	\$683.60	\$3,418.00	0.03
HARDWARE, HOME IMPROVEMENT STORES	5	\$3,280.40	\$16,402.00	0.14
PACKAGING AND PACKING	5	\$3,082.20	\$15,411.00	0.13
FARM MACHINERY	5	\$9,736.20	\$48,681.00	0.42
DRUG AND PHARMACEUTICALS	5	\$89,300.00	\$446,500.00	3.89
FURS, FABRICS AND OTHER CLOTHING	4	\$2,541.50	\$10,166.00	0.09
GRAIN ELEVATOR OPERATIONS	4	\$40,698.25	\$162,793.00	1.42
BICYCLES	4	\$1,925.00	\$7,700.00	0.07
ADHESIVE AND ABRASIVE GOODS	4	\$185.00	\$740.00	0.01
DOOR AND WINDOWS MFG	4	\$16,406.25	\$65,625.00	0.57
PRODUCTS - COMPLETED OPERATIONS - NOC	4	\$6,475.00	\$25,900.00	0.23
BATTERIES	4	\$2,082.25	\$8,329.00	0.07

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1985

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
GROUP DESCRIPTION:				
ELECTRIC CABLES, CONDUIT, AND WIRING	4	\$154.75	\$619.00	0.01
BUILDING MATERIALS	4	\$5,438.00	\$21,752.00	0.19
WIRE GOODS	4	\$20,548.25	\$82,193.00	0.72
LIGHTS, LANTERNS, AND LAMPS	4	\$1,249.25	\$4,997.00	0.04
GLASS DEALERS AND GLAZIERS	4	\$42,629.00	\$170,516.00	1.48
GAS, STEAM, WATER, AND SEWER MAINS	3	\$12,557.33	\$37,672.00	0.33
REFRIGERATION	3	\$5,683.33	\$17,050.00	0.15
CONCRETE AND ASPHALT CONSTRUCTION	3	\$17,500.00	\$52,500.00	0.46
PLASTIC, RUBBER GOODS - MFG	3	\$48,345.00	\$145,035.00	1.26
BABY FOOD	3	\$383.33	\$1,150.00	0.01
METAL ERECTION	3	\$1,630.67	\$4,892.00	0.04
COSMETICS	3	\$933.33	\$2,800.00	0.02
RAILROAD AND TRAIN MFG	3	\$2,923.67	\$8,771.00	0.08
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	3	\$302,639.33	\$907,918.00	7.90
LUMBER AND WOOD MFG	3	\$7,358.00	\$22,074.00	0.19
COMMUNICATION, RECORDING SYSTEMS	2	\$515.50	\$1,031.00	0.01
CANS, DRUMS, AND METAL CONTAINERS	2	\$1,166.50	\$2,333.00	0.02
ICE DEALERS AND DISTRIBUTORS	2	\$230.50	\$461.00	0.00
TANK BUILDING	2	\$45,250.00	\$90,500.00	0.79
BOAT OR SHIP BUILDING	2	\$5,670.00	\$11,340.00	0.10

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1985

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	2	\$15,100.00	\$30,200.00	0.26
WATER AND FIRE PROOFING	2	\$3,214.50	\$6,429.00	0.06
OFFICE MACHINES, COMPUTERS - OTHER	2	\$7,517.50	\$15,035.00	0.13
WATER SOFTENING EQUIPMENT	2	\$250,870.00	\$501,740.00	4.37
PAPER PRODUCTS	2	\$26,301.00	\$52,602.00	0.46
SOAP AND DETERGENTS	2	\$35.50	\$71.00	0.00
LADDERS, HOISTS, AND SCAFFOLDS	2	\$24,000.00	\$48,000.00	0.42
SHIP REPAIR OR MAINTENANCE	2	\$13,801.50	\$27,603.00	0.24
INSULATION - OTHER THAN ASBESTOS	2	\$2,049.00	\$4,098.00	0.04
PREFABRICATED BUILDING MFG	2	\$250,375.00	\$500,750.00	4.36
METAL EXTRACTION AND PROCESSING	1	\$2,250.00	\$2,250.00	0.02
FIRE EXTINGUISHERS	1	\$45.00	\$45.00	0.00
MATCH AND CHARCOAL MFG	1	\$7,000.00	\$7,000.00	0.06
MOBILE HOME MFG	1	\$30,000.00	\$30,000.00	0.26
INSTRUMENT MFG	1	\$15.00	\$15.00	0.00
TOBACCO PRODUCTS	1	\$400.00	\$400.00	0.00
FIREARMS, AMMUNITION - MFG AND REPAIR	1	\$200.00	\$200.00	0.00
BUILDING STRUCTURES	1	\$4,251.00	\$4,251.00	0.04
PIPELINES	1	\$771.00	\$771.00	0.01
GASOLINE STATIONS	1	\$90.00	\$90.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1985

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
GROUP DESCRIPTION:				
AEROSOL CONTAINERS	1	\$1,296.00	\$1,296.00	0.01
LABORATORIES	1	\$2,640.00	\$2,640.00	0.02
CONTRACTORS - NOC	1	\$6,250.00	\$6,250.00	0.05
ANIMAL BOARDING	1	\$165.00	\$165.00	0.00
TV OR RADIO	1	\$20,000.00	\$20,000.00	0.17
PARACHUTE MFG	1	\$100.00	\$100.00	0.00
PENCIL, PEN, CRAYON OR CHALK MFG	1	\$214.00	\$214.00	0.00
STONE AND GEM CUTTING OR POLISHING	1	\$10,117.00	\$10,117.00	0.09
BOATS - USE	1	\$291.00	\$291.00	0.00
RECREATIONAL VEHICLE MFG	1	\$1,350.00	\$1,350.00	0.01
ENGINE OR TURBINE MFG	1	\$787.00	\$787.00	0.01
ANIMAL DEALERS	1	\$772.00	\$772.00	0.01
BOXES AND COMPOSITION GOODS	1	\$12,500.00	\$12,500.00	0.11
TOTAL	1421	\$8,086.80	\$11,491,346.00	100.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1979 THRU 1988 - TOTAL

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
ASBESTOS GOODS MFG	835	\$11,865.41	\$9,907,618.00	16.82
DISCONTINUED OPERATIONS	308	\$4,293.57	\$1,322,421.00	2.24
BAKERIES AND BAKERY GOODS	287	\$1,478.04	\$424,198.00	0.72
MEAT, FISH, POULTRY, AND SEAFOOD	222	\$3,167.73	\$703,237.00	1.19
OIL, FUEL, GAS - CO AND DISTRIBUTORS	205	\$11,562.49	\$2,370,311.00	4.02
FURNITURE AND FIXTURES	136	\$14,144.15	\$1,923,605.00	3.27
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	127	\$18,888.13	\$2,398,792.00	4.07
FOOD PRODUCTS - NOT DRY	123	\$1,276.81	\$157,048.00	0.27
TANK BUILDING	116	\$7,825.46	\$907,753.00	1.54
SHOES, BOOTS, OR SLIPPERS	115	\$6,904.60	\$794,029.00	1.35
DRUG AND PHARMACEUTICALS	112	\$7,447.85	\$834,159.00	1.42
CHEMICAL MFG	111	\$6,688.29	\$742,400.00	1.26
DISCOUNT STORES	104	\$6,153.49	\$639,963.00	1.09
HEATING AND AIR CONDITIONING	95	\$19,836.32	\$1,884,450.00	3.20
AUTO REPAIR SHOPS	93	\$1,191.41	\$110,801.00	0.19
GROCERY STORES AND MARKETS	91	\$1,027.54	\$93,506.00	0.16
VENDING MACHINES MFG	90	\$42,153.81	\$3,793,843.00	6.44
UNKNOWN GROUP AND PRODUCT CODE	86	\$26,023.36	\$2,238,009.00	3.80
DAIRY PRODUCTS	76	\$1,304.92	\$99,174.00	0.17
BOLTS, NUTS, NAILS, TACKS, SCREWS	76	\$42,578.64	\$3,235,977.00	5.49
BEVERAGE BOTTLER - NON-ALCOHOLIC	76	\$1,505.46	\$114,415.00	0.19

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1979 THRU 1988 - TOTAL

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
RESTAURANTS - SERVE NO ALCOHOL	74	\$1,207.30	\$89,340.00	0.15
WHEEL AND TIRE MFG	74	\$12,550.11	\$928,708.00	1.58
RESTAURANTS - SERVE ALCOHOL	74	\$608.30	\$45,014.00	0.08
APPLIANCES AND ACCESSORIES	69	\$8,452.00	\$583,188.00	0.99
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	65	\$20,232.80	\$1,315,132.00	2.23
PLUMBING	64	\$2,346.86	\$150,199.00	0.25
CROP SPRAYING AND PESTICIDES	63	\$2,950.02	\$185,851.00	0.32
INK AND DYES	58	\$17,269.95	\$1,001,657.00	1.70
FRUIT OR VEGETABLES	57	\$366.88	\$20,912.00	0.04
CANDY OR CONFECTIONARY PRODUCTS	54	\$860.87	\$46,487.00	0.08
FERTILIZERS	52	\$3,786.65	\$196,906.00	0.33
MEDICAL EQUIPMENT AND INSTRUMENTS	50	\$46,900.54	\$2,345,027.00	3.98
FROZEN FOODS	50	\$633.16	\$31,658.00	0.05
ROOFING	47	\$6,978.13	\$327,972.00	0.56
CARPENTRY AND FLOOR COVERINGS	45	\$9,175.24	\$412,886.00	0.70
ANIMAL FEED	42	\$33,360.93	\$1,401,159.00	2.38
GASOLINE STATIONS	41	\$1,396.71	\$57,265.00	0.10
BOTTLE AND JAR MFG	40	\$5,441.60	\$217,664.00	0.37
ELECTRICAL EQUIPMENT	39	\$13,910.15	\$542,496.00	0.92
WAX, PAINT, OR VARNISH	38	\$6,766.97	\$257,145.00	0.44
BATTERIES	36	\$6,477.64	\$233,195.00	0.40

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1979 THRU 1988 - TOTAL

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
DELI, CATERERS, AND CAFETERIAS	34	\$3,080.82	\$104,748.00	0.18
FARM MACHINERY	31	\$24,820.35	\$769,431.00	1.31
MINING AND DREDGING	31	\$19,235.29	\$596,294.00	1.01
INSULATION - OTHER THAN ASBESTOS	28	\$7,488.96	\$209,691.00	0.36
PRODUCTS - COMPLETED OPERATIONS - NOC	26	\$26,072.04	\$677,873.00	1.15
HARDWARE, HOME IMPROVEMENT STORES	26	\$17,375.46	\$451,762.00	0.77
FURS, FABRICS AND OTHER CLOTHING	24	\$9,471.04	\$227,305.00	0.39
CONCRETE AND ASPHALT CONSTRUCTION	24	\$8,082.83	\$193,988.00	0.33
VALVES, PUMPS, COMPRESSORS MFG	22	\$3,174.55	\$69,840.00	0.12
FOOD PRODUCTS - DRY	21	\$2,124.14	\$44,607.00	0.08
TOOL MFG	21	\$16,028.48	\$336,598.00	0.57
ALARMS AND DETECTION DEVICES	21	\$9,304.33	\$195,391.00	0.33
MANUFACTURERS - NOC	20	\$5,505.85	\$110,117.00	0.19
LUMBER AND WOOD MFG	19	\$22,269.53	\$423,121.00	0.72
REFRIGERATION	19	\$6,336.63	\$120,396.00	0.20
EXERCISE, SPORTING GOODS AND EQUIP	18	\$4,723.78	\$85,028.00	0.14
BICYCLES	17	\$4,951.35	\$84,173.00	0.14
WIRE GOODS	16	\$24,548.63	\$392,778.00	0.67
ALCOHOL, LIQUOR - MFG, DISTR, STORES	16	\$2,215.19	\$35,443.00	0.06
DOOR AND WINDOWS MFG	16	\$11,244.25	\$179,908.00	0.31
GLASS DEALERS AND GLAZIERS	15	\$18,842.40	\$282,636.00	0.48

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1979 THRU 1988 - TOTAL

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
ELEVATOR, ESCALATOR, MOVING SIDEWALK	14	\$9,631.50	\$134,841.00	0.23
MASONRY, PLASTERING, MARBLE, OR TILE	13	\$29,604.62	\$384,860.00	0.65
COSMETICS	13	\$874.85	\$11,373.00	0.02
AEROSOL CONTAINERS	12	\$4,184.67	\$50,216.00	0.09
ELECTRIC CABLES, CONDUIT, AND WIRING	12	\$5,534.00	\$66,408.00	0.11
WATER SOFTENING EQUIPMENT	12	\$43,277.25	\$519,327.00	0.88
GAS, STEAM, WATER, AND SEWER MAINS	12	\$8,516.50	\$102,198.00	0.17
BUILDING MATERIALS	11	\$4,285.27	\$47,138.00	0.08
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	11	\$1,735.00	\$19,085.00	0.03
BABY FOOD	10	\$786.00	\$7,860.00	0.01
ADHESIVE AND ABRASIVE GOODS	9	\$860.44	\$7,744.00	0.01
CARPET AND FURNITURE CLEANING	9	\$6,393.67	\$57,543.00	0.10
PACKAGING AND PACKING	9	\$1,867.89	\$16,811.00	0.03
GRAIN ELEVATOR OPERATIONS	9	\$24,500.00	\$220,500.00	0.37
PLASTIC, RUBBER GOODS - MFG	8	\$21,704.63	\$173,637.00	0.29
SOAP AND DETERGENTS	8	\$674.75	\$5,398.00	0.01
WATER AND FIRE PROOFING	8	\$6,589.88	\$52,719.00	0.09
METAL EXTRACTION AND PROCESSING	8	\$98,486.38	\$787,891.00	1.34
METAL ERECTION	8	\$3,350.25	\$26,802.00	0.05
LADDERS, HOISTS, AND SCAFFOLDS	8	\$51,586.25	\$412,690.00	0.70
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	8	\$117,714.00	\$941,712.00	1.60

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1979 THRU 1988 - TOTAL

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
ENGINE OR TURBINE MFG	8	\$5,964.75	\$47,718.00	0.08
COMMUNICATION, RECORDING SYSTEMS	8	\$12,082.88	\$96,663.00	0.16
OFFICE MACHINES, COMPUTERS - OTHER	7	\$7,182.71	\$50,279.00	0.09
LIGHTS, LANTERNS, AND LAMPS	7	\$2,054.00	\$14,378.00	0.02
PREFABRICATED BUILDING MFG	7	\$160,695.43	\$1,124,868.00	1.91
TOYS AND GAMES	7	\$10,471.43	\$73,300.00	0.12
SHIP REPAIR OR MAINTENANCE	7	\$4,750.00	\$33,250.00	0.06
CONDOMINIUMS	6	\$1,823.00	\$10,938.00	0.02
OPTICAL AND HEARING GOODS	6	\$69,479.17	\$416,875.00	0.71
BOAT OR SHIP BUILDING	6	\$35,255.33	\$211,532.00	0.36
MOBILE HOME MFG	6	\$8,520.83	\$51,125.00	0.09
BARBER SUPPLIES AND HAIR PIECES	6	\$765.50	\$4,593.00	0.01
RECREATIONAL VEHICLE MFG	6	\$8,537.17	\$51,223.00	0.09
PAPER PRODUCTS	6	\$13,425.50	\$80,553.00	0.14
SIGN MFG AND INSTALLATION	5	\$2,401.20	\$12,006.00	0.02
PIPE MFG	5	\$8,576.00	\$42,880.00	0.07
ANIMAL DEALERS	5	\$1,551.40	\$7,757.00	0.01
CANS, DRUMS, AND METAL CONTAINERS	5	\$26,950.40	\$134,752.00	0.23
CONTRACTORS - NOC	5	\$4,740.00	\$23,700.00	0.04
BUILDING STRUCTURES	5	\$12,393.60	\$61,968.00	0.11
FIREARMS, AMMUNITION - MFG AND REPAIR	5	\$98,743.20	\$493,716.00	0.84

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1979 THRU 1988 - TOTAL

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
RAILROAD AND TRAIN MFG	4	\$3,755.25	\$15,021.00	0.03
TV OR RADIO	4	\$46,355.00	\$185,420.00	0.31
CONCESSIONAIRES	3	\$244.00	\$732.00	0.00
METAL GOODS	3	\$3,633.33	\$10,900.00	0.02
LEATHER. GOODS	3	\$2,173.67	\$6,521.00	0.01
TENTS AND CANOPIES	3	\$5,620.00	\$16,860.00	0.03
ICE DEALERS AND DISTRIBUTORS	3	\$403.67	\$1,211.00	0.00
TOBACCO PRODUCTS	3	\$229.33	\$688.00	0.00
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	3	\$632.67	\$1,898.00	0.00
WELDING	3	\$1,687.33	\$5,062.00	0.01
LABORATORIES	3	\$1,470.00	\$4,410.00	0.01
TEXTILE MFG	2	\$723.50	\$1,447.00	0.00
NET, ROPE, AND FIBER MFG	2	\$14,509.50	\$29,019.00	0.05
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	2	\$15,100.00	\$30,200.00	0.05
FIRE EXTINGUISHERS	2	\$2,342.00	\$4,684.00	0.01
BOXES AND COMPOSITION GOODS	2	\$15,678.00	\$31,356.00	0.05
MATCH AND CHARCOAL MFG	2	\$3,900.00	\$7,800.00	0.01
BOATS - USE	2	\$615.00	\$1,230.00	0.00
SWIMMING POOLS	1	\$483.00	\$483.00	0.00
STORES AND DI-TR - NO FOOD OR DRINK	1	\$3,686.00	\$3,686.00	0.01
GARDENING EQUIPMENT AND LANDSCAPING	1	\$750.00	\$750.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1979 THRU 1988 - TOTAL

GROUP DESCRIPTION:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
CUTLERY, RAZORS, AND FLATWARE	1	\$100.00	\$100.00	0.00
CLAY PRODUCTS	1	\$799.00	\$799.00	0.00
BOILER, STEAM PIPES	1	\$10,000.00	\$10,000.00	0.02
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	\$86,500.00	\$86,500.00	0.15
JEWELRY AND WATCHES	1	\$400.00	\$400.00	0.00
DRILLING	1	\$284,190.00	\$284,190.00	0.48
FIBERGLASS MFG	1	\$200.00	\$200.00	0.00
COFFINS, CASKETS, AND MAUSELEUMS	1	\$970.00	\$970.00	0.00
BRUSH OR BROOM MFG	1	\$266.00	\$266.00	0.00
WALL AND CEILING INSTALLATION	1	\$728.00	\$728.00	0.00
SEPTIC TANKS	1	\$391.00	\$391.00	0.00
GAS TANKS AND FUEL CONTAINERS MFG	1	\$50.00	\$50.00	0.00
BEARING MFG	1	\$90,000.00	\$90,000.00	0.15
HONEY, MOLASSES, AND SYRUPS	1	\$4,590.00	\$4,590.00	0.01
INSTRUMENT MFG	1	\$15.00	\$15.00	0.00
PIPELINES	1	\$771.00	\$771.00	0.00
ANIMAL BOARDING	1	\$165.00	\$165.00	0.00
PARACHUTE MFG	1	\$100.00	\$100.00	0.00
PENCIL, PEN, CRAYON OR CHALK MFG	1	\$214.00	\$214.00	0.00
STONE AND GEM CUTTING OR POLISHING	1	\$10,117.00	\$10,117.00	0.02
SEWING MACHINES	1	\$1,000.00	\$1,000.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 PRODUCT LIABILITY

YEARS 1979 THRU 1988 - TOTAL

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. PAID CLAIM	TOTAL AMOUNT PAID	PERCENT TO TOTAL PAID
GROUP DESCRIPTION:				
AIRCRAFT OR AIRCRAFT PARTS MFG	1	\$292,500.00	\$292,500.00	0.50
SEED MERCHANT	1	\$1,327.00	\$1,327.00	0.00
TOTAL	5496	\$10,719.12	\$58,912,296.00	100.00

TABLE X

CLAIM DISPOSITION

This table, being provided for the legislature, tracks the legal disposition of the claims through our judicial system. The claims are divided into two general categories: those for the plaintiff and those for the defendant. The column headings that are abbreviated mean as follows:

INC-RPT	Average number of months from date of incident to date of first report to insurer.
INC-DSP	Average number of months from date of incident to date of closure of claim by insurer.
AVG-SEV	Average severity of loss for these claims.

CLAIM DISPOSITION

1988

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	662	65	64	73	2	2,988	965
BEFORE TRIAL OR HEARING	1		19	85	4	9,375	8,486
DURING TRIAL OR HEARING	1		8	16	3	1,625	
TOTAL SETTLED	664	65	64	73	2	2,996	974
COURT DISPOSITIONS							
JUDGEMENT NWS VERDICT FOR DEFENDANT	1		1	73	4	50,000	3,325
JUDGEMENT FOR PLAINTIFF	6		41	71	1	21,180	8,658
ALL OTHER	339	33	146	199	2	26,497	18,302
TOTAL COURT DISPOSITIONS	346	34	144	196	2	26,473	18,091
TOTAL PAID CLAIM DISPOSITIONS	1,010	100	91	115	2	11,038	6,838

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	370	57	11	21	1		696
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	4		26	49	3		13,594
JUDGEMENT NWS FOR PLAINTIFF	1		8	61	4		4,100
JUDGEMENT FOR DEFENDANT	8	1	42	89	3		16,734
ALL OTHERS INCLUDING DISMISSALS	263	40	133	167	2		2,514
TOTAL COURT DISPOSITIONS	276	42	129	162	2		3,092
TOTAL UNPAID CLAIM DISPOSITIONS	646	100	61	81	2		1,720

CLAIM DISPOSITION

1987

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	636	74	3	8	1	5,479	1,535
BEFORE TRIAL OR HEARING	2		68	87	2	2,950	2,063
DURING APPEAL	1			2		25	
NOT SPECIFIED	2			2		320	
TOTAL SETTLED	641	75	3	9	1	5,446	1,530
COURT DISPOSITIONS							
JUDGEMENT FOR PLAINTIFF	6		10	30	2	223,098	64,580
FOR PLAINTIFF AFTER APPEAL	3		25	107	2	151,459	75,105
ALL OTHER	199	23	49	80	2	24,694	25,232
TOTAL COURT DISPOSITIONS	208	24	48	79	2	32,245	27,087
TOTAL PAID CLAIM DISPOSITIONS	849	100	14	26	1	12,012	7,791

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	588	75	38	48	1		109
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	8	1	30	60	2		4,080
JUDGEMENT FOR DEFENDANT	12	1	12	43	1		10,755
FOR DEFENDANT AFTER APPEAL	2		3	64	3		26,806
ALL OTHERS INCLUDING DISMISSALS	171	21	92	117	2		2,951
TOTAL COURT DISPOSITIONS	193	24	83	109	2		3,730
TOTAL UNPAID CLAIM DISPOSITIONS	781	100	49	63	1		1,004

CLAIM DISPOSITION

1986

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	707	72	3	8	1	3,975	392
BEFORE TRIAL OR HEARING	1		1	1	1	15,100	
TOTAL SETTLED	708	73	3	8	1	3,991	391
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	11	1	6	33	1	25,763	2,914
JUDGEMENT FOR PLAINTIFF	8		12	59	3	162,423	53,540
FOR PLAINTIFF AFTER APPEAL	2		20	79	2	210,584	34,590
ALL OTHER	240	24	64	99	2	45,471	12,053
TOTAL COURT DISPOSITIONS	261	26	59	95	2	49,490	13,112
TOTAL PAID CLAIM DISPOSITIONS	969	100	18	31	1	16,246	3,818

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	494	76	6	14	1		124
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	6		29	48	2		2,350
JUDGEMENT FOR DEFENDANT	9	1	11	43	1		18,195
FOR DEFENDANT AFTER APPEAL	2		23	88	2		29,376
ALL OTHERS INCLUDING DISMISSALS	134	20	91	117	2		6,649
TOTAL COURT DISPOSITIONS	151	23	83	109	2		7,467
TOTAL UNPAID CLAIM DISPOSITIONS	645	100	24	36	1		1,843

CLAIM DISPOSITION

1985

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	929	65	3	7	1	1,890	233
NOT SPECIFIED	8		2	10	2	392	16
TOTAL SETTLED	937	65	2	7	1	1,877	231
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	19	1	5	19	1	11,630	4,253
JUDGEMENT NWS VERDICT FOR DEFENDANT	2		5	11	3	176	440
JUDGEMENT FOR PLAINTIFF	25	1	34	57	2	22,460	122,268
ALL OTHER	438	30	82	119	2	20,431	9,008
TOTAL COURT DISPOSITIONS	484	34	77	112	2	20,107	14,636
TOTAL PAID CLAIM DISPOSITIONS	1,421	100	28	42	2	8,086	5,137

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	544	37	4	9	1		3,833
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDANT	8		23	64	3		9,312
JUDGEMENT FOR DEFENDANT	8		22	58	3		9,540
FOR DEFENDANT AFTER APPEAL	2		306	343	3		1,954
ALL OTHERS INCLUDING DISMISSALS	902	61	99	130	3		2,874
TOTAL COURT DISPOSITIONS	920	62	98	129	3		2,986
TOTAL UNPAID CLAIM DISPOSITIONS	1,464	100	63	85	2		3,301

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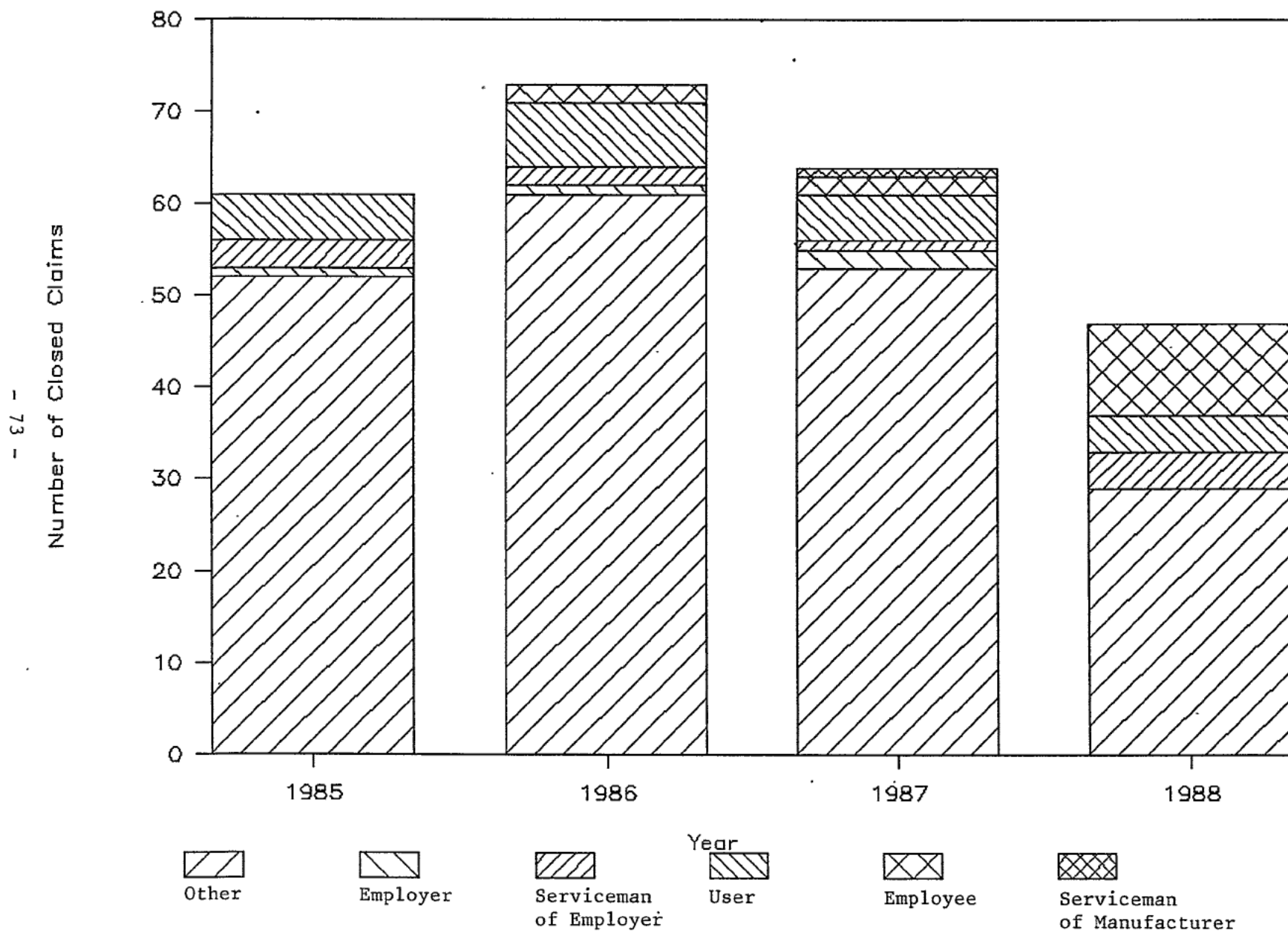
TABLE XI

MODIFIED PRODUCTS

This table concerns the matter of modification of a product as a proposed change in tort liability. The stacked-bar chart shows, of all product claims disposed that were known to be modified, how many were modified by the user, etc.

Immediately following the chart is a table. "Percent safety at manufacture" means the count of claims of products which met applicable standards at the time of their manufacture, divided by the total number of claims that were modified by the user, etc. "Percent safety at incident" means the product met safety criteria at the time of the incident. Related claims have been treated separately.

MODIFIED PRODUCTS



MODIFIED PRODUCTS

1988

MODIFIED BY	NUMBER	% ALL MODIFIED PRODUCTS	PERCENT SAFETY AT MANUFACTURE	PERCENT SAFETY AT INCIDENT	AVERAGE INDEMNITY PAID	MODAL BI SEVERITY	MODAL PD SEVERITY
USER	4	8.51	50.00	50.00	2,750	3	1
SERVICEMAN OF EMPLOYER	4	8.51	100.00	25.00	1,262	3	5
EMPLOYEE	10	21.27	100.00	60.00	2,500	5	3
OTHER	29	61.70	51.72	34.48	13,230	3	1
TOTAL	47	100.00	65.95	40.42	9,036	3	5

1987

MODIFIED BY	NUMBER	% ALL MODIFIED PRODUCTS	PERCENT SAFETY AT MANUFACTURE	PERCENT SAFETY AT INCIDENT	AVERAGE INDEMNITY PAID	MODAL BI SEVERITY	MODAL PD SEVERITY
USER	5	7.81	20.00	20.00	1,473	3	1
EMPLOYER	2	3.12	.00	100.00	23,000	6	1
SERVICEMAN OF MANUFACTURER	1	1.56	100.00	100.00	17,500	7	1
SERVICEMAN OF EMPLOYER	1	1.56	100.00	.00		5	1
EMPLOYEE	2	3.12	100.00	.00	814	2	1
OTHER	53	82.81	54.71	37.73	25,310	3	1
TOTAL	64	100.00	53.12	37.50	22,092	3	1

1986

MODIFIED BY	NUMBER	% ALL MODIFIED PRODUCTS	PERCENT SAFETY AT MANUFACTURE	PERCENT SAFETY AT INCIDENT	AVERAGE INDEMNITY PAID	MODAL BI SEVERITY	MODAL PD SEVERITY
USER	7	9.58	57.14	57.14	1,073	2	1
EMPLOYER	1	1.36	100.00	.00	150,000	8	1
SERVICEMAN OF EMPLOYER	2	2.73	100.00	50.00	3,715	4	1
EMPLOYEE	2	2.73	100.00	100.00	20,000	6	3
OTHER	61	83.56	32.78	29.50	9,291	3	5
TOTAL	73	100.00	39.72	34.24	10,571	3	1

1985

MODIFIED BY	NUMBER	% ALL MODIFIED PRODUCTS	PERCENT SAFETY AT MANUFACTURE	PERCENT SAFETY AT INCIDENT	AVERAGE INDEMNITY PAID	MODAL BI SEVERITY	MODAL PD SEVERITY
USER	5	8.19	40.00	60.00	3,754	3	2
EMPLOYER	1	1.63	100.00	100.00	10,000	6	1
SERVICEMAN OF EMPLOYER	3	4.91	100.00	66.66	16,070	7	1
OTHER	52	85.24	57.69	55.76	7,380	2	1
TOTAL	61	100.00	59.01	57.37	7,553	3	1

TABLE XII

PLACE OF OCCURRENCE

These pie charts show the percentage of claims, paid and closed without payment, where the incident occurred in one of the five localities. The purpose is to see generally the scope of work-related products claims in comparison with the consumer-related claims in home or automobile.

PLACE OF OCCURRENCE

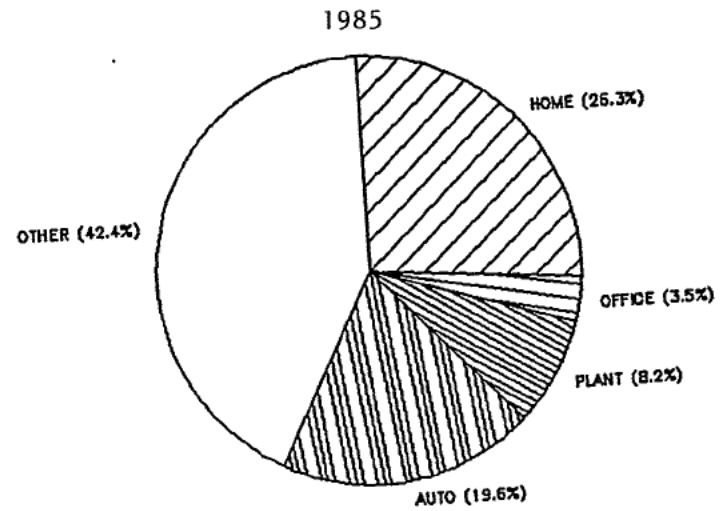
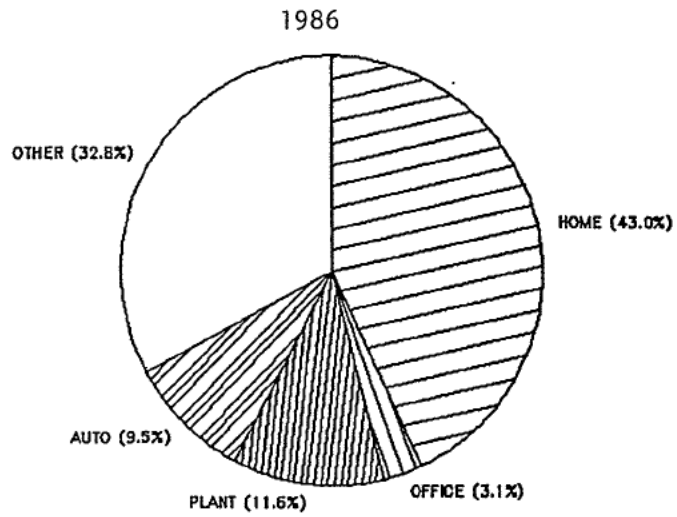
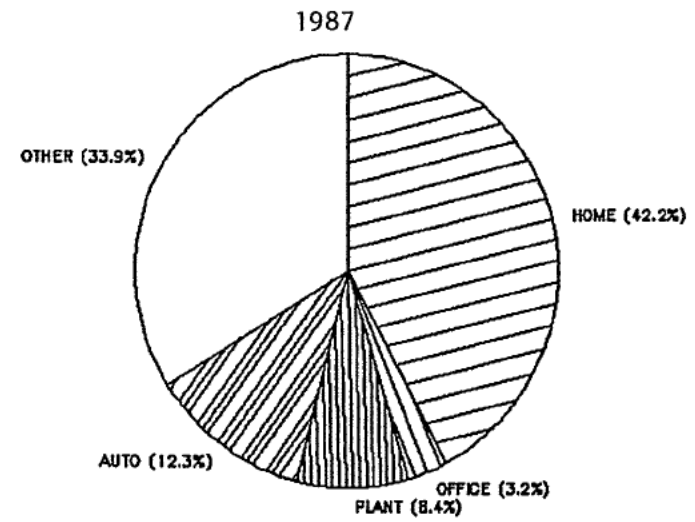
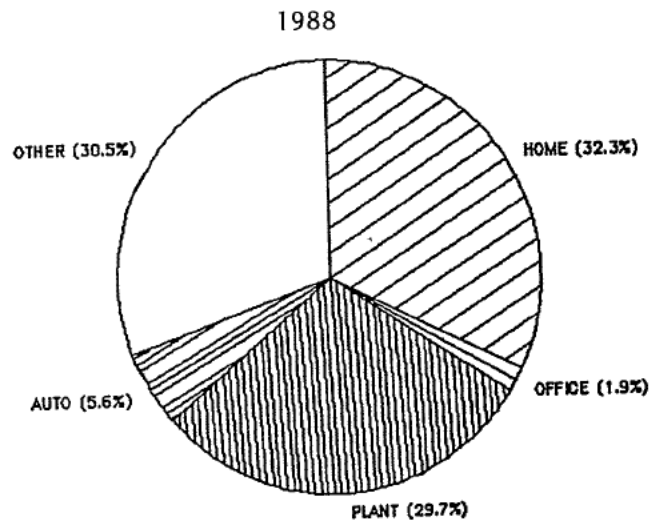


TABLE XIII

PREMIUM AND LOSS DATA
(Derived from Page 14 Supplement)

The source of these tables is independent of the closed claim data used for all the preceding tables. The matter here is financial. These reports show which insurer writes product liability insurance.

The reports are sequenced by market share and show the name of the insurer, the premium earned, losses incurred and loss ratio. In addition, premium written, losses paid, cash flow loss ratio and percent unpaid are available. Percent unpaid is deductible from the true loss ratio, since it is calculated thus:

$$\frac{\text{Losses Incurred} - \text{Losses Paid}}{\text{Premium Earned}}$$

PRODUCT LIABILITY
1988

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	111	23043	\$4,828,827	13.5	LIBERTY MUTUAL INSURANCE COMPANY
2	218	20443	\$4,113,734	11.5	CONTINENTAL CASUALTY COMPANY
3	189	25658	\$2,534,243	7.087	TRAVELERS INDEMNITY COMPANY
4	048	35289	\$2,176,658	6.087	CONTINENTAL INSURANCE COMPANY THE
5	052	21083	\$1,932,313	5.404	INTERNATIONAL INSURANCE COMPANY
6	007	13935	\$1,632,524	4.565	FEDERATED MUTUAL INSURANCE COMPANY
7	189	25674	\$1,306,530	3.654	TRAVELERS INDEMNITY CO OF ILLINOIS
8	164	24767	\$1,185,487	3.315	ST PAUL FIRE & MARINE INSURANCE CO
9	901	22713	\$1,048,928	2.933	INSURANCE COMPANY OF NORTH AMERICA
10	001	19038	\$919,474	2.571	AETNA CASUALTY AND SURETY COMPANY
11	218	20486	\$809,745	2.264	TRANSCONTINENTAL INSURANCE COMPANY
12	076	21857	\$656,061	1.835	AMERICAN INSURANCE COMPANY THE
13	076	21881	\$633,451	1.771	NATIONAL SURETY CORPORATION
14	189	25615	\$593,708	1.660	CHARTER OAK FIRE INSURANCE CO THE
15	063	21458	\$550,584	1.540	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL
16	473	19275	\$508,787	1.423	AMERICAN FAMILY MUTUAL INS CO
17	048	34622	\$457,500	1.279	GLENS FALLS INSURANCE COMPANY THE
18	196	25887	\$434,444	1.215	UNITED STATES FIDELITY & GUARANTY CO
19	140	26042	\$411,499	1.151	WAUSAU UNDERWRITERS INS CO
20	108	22918	\$404,603	1.131	AMERICAN MOTORISTS INSURANCE CO
21	901	22748	\$378,857	1.059	PACIFIC EMPLOYERS INSURANCE COMPANY
22	158	24384	\$376,143	1.052	RANGER INSURANCE COMPANY
23	212	16535	\$375,708	1.051	ZURICH INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$5,830,432	\$3,859,585	\$3,946,078	67.68	79.93	1.48
2	\$4,247,344	\$-25,509	\$477,886	11.25	-0.62	11.85
3	\$1,919,766	\$1,862,983	\$6,424,703	334.66	73.51	237.62
4	\$2,097,446	\$123,626	\$1,420,900	67.74	5.68	61.85
5	\$2,019,952	\$8,500	\$86,853	4.30	0.44	3.88
6	\$1,695,759	\$345,039	\$989,380	58.34	21.14	38.00
7	\$2,287,594	\$10,677	\$869,230	38.00	0.82	37.53
8	\$1,234,734	\$242,472	\$814,267	65.95	20.45	46.31
9	\$1,183,042	\$194,745	\$177,637	15.02	18.57	-1.45
10	\$1,797,273	\$521,156	\$-1,293,087	-71.95	56.68	-100.94
11	\$686,969	\$0	\$217,536	31.67	0.00	31.67
12	\$809,589	\$-830,023	\$-3,024,887	-373.63	-126.52	-271.11
13	\$692,353	\$26,394	\$-1,067,352	-154.16	4.17	-157.98
14	\$542,786	\$17,171	\$-7,656	-1.41	2.89	-4.57
15	\$561,153	\$329,973	\$615,976	109.77	59.93	50.97
16	\$497,233	\$154,413	\$198,946	40.01	30.35	8.96
17	\$482,655	\$5,535	\$287,222	59.51	1.21	58.36
18	\$1,183,480	\$756,002	\$730,447	61.72	174.02	-2.16
19	\$547,213	\$28,406	\$321,082	58.68	6.90	53.48
20	\$404,369	\$2,387	\$-12,507	-3.09	0.59	-3.68
21	\$403,473	\$17,236	\$30,936	7.67	4.55	3.40
22	\$446,837	\$472,844	\$-960,074	-214.86	125.71	-320.68
23	\$349,258	\$77,016	\$1,804,468	516.66	20.50	494.61

PRODUCT LIABILITY
1988

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH LOSS	FLOW RATIO	PERCENT UNPAID
24	218	20494	\$373,457	1.044	TRANSPORTATION INSURANCE COMPANY	\$269,965	\$156,728	\$123,059	45.6	41.967		-12.5
25	218	20508	\$342,396	0.957	VALLEY FORGE INSURANCE COMPANY	\$308,023	\$0	\$88,027	28.6	0.000		28.6
26	150	20095	\$332,536	0.930	BITUMINOUS CASUALTY CORPORATION	\$347,369	\$89,807	\$-20,835	-6.0	27.007		-31.9
27	095	22519	\$311,909	0.872	HOME INDEMNITY COMPANY THE	\$353,474	\$220,838	\$1,190,873	336.9	70.802		274.4
28	162	24678	\$304,082	0.850	ROYAL INDEMNITY COMPANY	\$111,121	\$215,354	\$-125,367	-112.8	70.821		-306.6
29	084	22136	\$294,360	0.823	AMERICAN NATIONAL FIRE INSURANCE CO	\$294,805	\$70,022	\$298,902	101.4	23.788		77.6
30	162	26980	\$293,917	0.822	ROYAL INSURANCE COMPANY OF AMERICA	\$286,679	\$159,137	\$-116,220	-40.5	54.144		-96.1
31	077	21970	\$291,950	0.816	GENERAL ACCIDENT INS CO OF AMERICA	\$320,532	\$8,776	\$-8,420	-2.6	3.006		-5.4
32	163	24740	\$288,864	0.808	SAFECO INSURANCE CO OF AMERICA	\$352,482	\$34,720	\$137,552	39.0	12.019		29.2
33	072	21741	\$282,605	0.790	HAWKEYE SECURITY INSURANCE COMPANY	\$243,163	\$8,783	\$68,253	28.1	3.108		24.5
34	176	25143	\$278,888	0.780	STATE FARM FIRE AND CASUALTY CO	\$355,038	\$41,652	\$-109,335	-30.8	14.935		-42.5
35	855	14583	\$275,953	0.772	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$266,799	\$8,635	\$71,212	26.7	3.129		23.5
36	164	24791	\$248,139	0.694	ST PAUL MERCURY INSURANCE COMPANY	\$230,062	\$213,065	\$364,758	158.5	85.865		65.9
37	098	10804	\$247,474	0.692	CONTINENTAL WESTERN INSURANCE CO	\$270,238	\$22,168	\$-17,212	-6.4	8.958		-14.6
38	095	22527	\$247,401	0.692	HOME INSURANCE COMPANY THE	\$297,009	\$0	\$-1,024,000	-344.8	0.000		-344.8
39	062	21415	\$246,585	0.690	EMPLOYERS MUTUAL CASUALTY COMPANY	\$255,388	\$67,991	\$142,158	55.7	27.573		29.0
40	008	36463	\$242,809	0.679	NORTHBROOK NATIONAL INS CO	\$215,969	\$7,765	\$80,158	37.1	3.198		33.5
41	248	13021	\$223,954	0.626	UNITED FIRE AND CASUALTY COMPANY	\$188,478	\$0	\$8,000	4.2	0.000		4.2
42	052	21113	\$219,762	0.615	UNITED STATES FIRE INSURANCE CO	\$243,324	\$2,563	\$464,713	191.0	1.166		189.9
43	162	24600	\$179,822	0.503	GLOBE INDEMNITY COMPANY	\$186,685	\$17,583	\$16,636	8.9	9.778		-0.5
44	140	37877	\$179,170	0.501	NATIONWIDE PROPERTY & CASUALTY INS CO	\$0	\$2,613	\$52,269	0.0	1.458		0.0
45	111	23035	\$175,452	0.491	LIBERTY MUTUAL FIRE INSURANCE CO	\$235,192	\$0	\$24,369	10.4	0.000		10.4
46	189	25666	\$173,490	0.485	TRAVELERS INDEMNITY CO OF AMERICA	\$102,299	\$0	\$23,346	22.8	0.000		22.8
47	219	21180	\$158,398	0.443	JOHN DEERE INSURANCE COMPANY	\$165,784	\$38,863	\$174,899	105.5	24.535		82.1
48	088	22292	\$147,149	0.411	HANOVER INSURANCE COMPANY THE	\$153,345	\$958	\$11,415	7.4	0.651		6.8
49	084	26832	\$139,498	0.390	AMERICAN ALLIANCE INSURANCE COMPANY	\$149,579	\$767	\$94,184	63.0	0.550		62.5
50	215	19860	\$139,466	0.390	GREAT CENTRAL INSURANCE COMPANY	\$178,759	\$6,158	\$113,658	63.6	4.415		60.1
51	218	20427	\$121,945	0.341	AMERICAN CASUALTY CO OF READING PA	\$164,573	\$8,233	\$459,867	279.4	6.751		274.4
52	077	21962	\$112,596	0.315	PENNSYLVANIA GENERAL INSURANCE CO	\$72,248	\$11,145	\$19,926	27.6	9.898		12.2
53	140	23779	\$109,321	0.306	NATIONWIDE MUTUAL FIRE INSURANCE CO	\$140,792	\$774	\$-59,854	-42.5	0.708		-43.1
54	048	20850	\$105,687	0.296	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$116,868	\$-1	\$8,918	7.6	-0.001		7.6
55	162	24589	\$105,571	0.295	AMERICAN AND FOREIGN INSURANCE CO	\$178,591	\$13,075	\$-8,781	-4.9	12.385		-12.2
56	271	14990	\$102,319	0.286	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$95,783	\$0	\$0	0.0	0.000		0.0
57	163	24732	\$98,908	0.277	GENERAL INSURANCE CO OF AMERICA	\$95,050	\$461	\$5,694	6.0	0.466		5.5
58	003	19097	\$95,338	0.267	ALLIED MUTUAL INS CO	\$81,420	\$106	\$106	0.1	0.111		0.0
59	082	22098	\$94,546	0.264	GRAIN DEALERS MUTUAL INSURANCE CO	\$99,322	\$0	\$88,040	88.6	0.000		88.6
60	011	19356	\$91,867	0.257	MARYLAND CASUALTY COMPANY	\$198,688	\$-6,482	\$-23,300	-11.7	-7.056		-8.5
61	280	18988	\$88,818	0.248	AUTO OWNERS INSURANCE CO MUTUAL	\$88,115	\$3,073	\$3,257	3.7	3.460		0.2
62	001	19070	\$75,972	0.212	STANDARD FIRE INSURANCE COMPANY	\$165,347	\$85,861	\$157,670	95.4	113.017		43.4
63	124	23396	\$71,020	0.199	MICHIGAN MUTUAL INSURANCE COMPANY	\$80,018	\$36,000	\$-252,000	-314.9	50.690		-359.9
64	148	24090	\$58,160	0.163	WEST AMERICAN INSURANCE COMPANY	\$61,149	\$0	\$5,785	9.5	0.000		9.5
65	189	25623	\$55,562	0.155	PHOENIX INSURANCE COMPANY THE	\$58,184	\$75,914	\$60,621	104.2	136.629		-26.3
66	189	25682	\$54,546	0.153	TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$53,615	\$0	\$-677,088	-1262.9	0.000		-1262.9
67	000	32859	\$52,660	0.147	PENN AMERICA INS CO	\$68,923	\$0	\$-95,000	-137.8	0.000		-137.8
68	214	19194	\$49,896	0.140	FARMERS ALLIANCE MUTUAL INS CO	\$50,516	\$356	\$356	0.7	0.713		0.0
69	031	20087	\$49,540	0.139	NATIONAL INDEMNITY COMPANY	\$49,540	\$0	\$18,793	37.9	0.000		37.9
70	246	14265	\$44,641	0.125	INDIANA LUMBERMENS MUTUAL INS CO	\$55,751	\$0	\$0	0.0	0.000		0.0
71	190	25704	\$44,304	0.124	FARMERS AND MERCHANTS INSURANCE CO	\$65,876	\$230	\$230	0.3	0.519		0.0
72	076	37273	\$41,370	0.116	FIREMANS FUND INS CO OF WISCONSIN	\$41,370	\$0	\$231,103	558.6	0.000		558.6
73	011	19305	\$40,684	0.114	ASSURANCE COMPANY OF AMERICA	\$128,502	\$0	\$94	0.1	0.000		0.1
74	148	24074	\$39,281	0.110	OHIO CASUALTY INSURANCE COMPANY	\$50,866	\$250	\$-8,332	-16.4	0.636		-16.9
75	156	24295	\$39,243	0.110	PROVIDENCE WASHINGTON INSURANCE CO	\$40,578	\$833	\$6,576	16.2	2.123		14.2

PRODUCT LIABILITY
1986

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
76	143	23906	\$38,076	0.106	NORTHWESTERN NATIONAL CASUALTY CO	\$36,930	\$123,939	\$1,054,518	2855.5	325.50	2519.8
77	148	24066	\$37,164	0.104	AMERICAN FIRE & CASUALTY COMPANY	\$38,228	\$0	\$12,192	31.9	0.00	31.9
78	143	23914	\$36,458	0.102	NORTHWESTERN NATIONAL INS CO	\$45,930	\$118,402	\$-106,618	-232.1	324.76	-489.9
79	003	29100	\$36,352	0.102	AMCO INSURANCE COMPANY	\$31,513	\$2,129	\$-11,116	-35.3	5.86	-42.0
80	501	10472	\$33,615	0.094	CAPITOL INDEMNITY CORPORATION	\$31,774	\$0	\$0	0.0	0.00	0.0
81	124	19488	\$30,705	0.086	AMERISURE INSURANCE COMPANY	\$49,099	\$0	\$12,000	24.4	0.00	24.4
82	218	20478	\$30,646	0.086	NATIONAL FIRE INS CO OF HARTFORD	\$26,666	\$0	\$336	1.3	0.00	1.3
83	000	13390	\$29,797	0.083	ATLAS INSURANCE COMPANY	\$24,108	\$0	\$0	0.0	0.00	0.0
84	901	20702	\$29,742	0.083	CIGNA FIRE UNDERWRITERS INS CO	\$43,652	\$30,000	\$-5,000	-11.5	100.87	-80.2
85	084	16691	\$29,263	0.082	GREAT AMERICAN INSURANCE COMPANY	\$21,604	\$0	\$11,278	52.2	0.00	52.2
86	150	20109	\$26,297	0.074	BITUMINOUS FIRE AND MARINE INS CO	\$39,421	\$0	\$77,500	196.6	0.00	196.6
87	280	32700	\$25,740	0.072	OWNERS INSURANCE COMPANY	\$17,840	\$0	\$4,348	24.4	0.00	24.4
88	163	24724	\$25,649	0.072	FIRST NATIONAL INS CO OF AMERICA	\$20,132	\$0	\$5,602	27.8	0.00	27.8
89	232	25895	\$25,124	0.070	UNITED STATES LIABILITY INSURANCE CO	\$12,187	\$0	\$3,000	24.6	0.00	24.6
90	610	11401	\$24,562	0.069	GUARANTY NATIONAL INSURANCE COMPANY	\$20,818	\$0	\$14,722	70.7	0.00	70.7
91	048	35270	\$19,058	0.053	FIDELITY AND CASUALTY CO OF NY	\$19,605	\$106,096	\$155,146	791.4	556.70	250.2
92	108	30562	\$18,735	0.052	AMERICAN MANUFACTURERS MUTUAL INS CO	\$15,741	\$0	\$34,250	217.6	0.00	217.6
93	076	21849	\$18,343	0.051	AMERICAN AUTOMOBILE INSURANCE CO	\$9,376	\$0	\$5,999,221	63984.9	0.00	63984.9
94	000	33022	\$15,432	0.043	COLONIA INSURANCE COMPANY(US BRANCH)	\$8,465	\$3,250	\$15,144	178.9	21.06	140.5
95	008	19224	\$14,586	0.041	NORTHBROOK PROPERTY & CASUALTY INS CO	\$54,175	\$10,204	\$95,073	175.5	69.96	156.7
96	168	24945	\$14,085	0.039	CONSOLIDATED AMERICAN INSURANCE CO	\$15,203	\$0	\$574	3.8	0.00	3.8
97	518	14117	\$13,230	0.037	GRINNELL MUTUAL REINSURANCE COMPANY	\$20,436	\$4,130	\$4,130	20.2	31.22	0.0
98	008	19232	\$12,813	0.036	ALLSTATE INSURANCE COMPANY	\$11,207	\$1,127,983	\$2,423,229	21622.5	8803.43	11557.5
99	041	22217	\$12,693	0.035	GULF INSURANCE COMPANY	\$23,708	\$-242	\$-19,569	-82.5	-1.91	-81.5
100	000	14508	\$12,480	0.035	MICHIGAN MILLERS MUTUAL INS CO	\$12,924	\$0	\$-1,341	-10.4	0.00	-10.4
101	190	25712	\$12,423	0.035	TRI STATE INSURANCE COMPANY	\$10,533	\$0	\$0	0.0	0.00	0.0
102	901	20699	\$10,575	0.030	CIGNA PROPERTY & CASUALTY INS CO	\$2,311	\$7,000	\$53,000	2293.4	66.19	1990.5
103	108	22977	\$10,410	0.029	LUMBERMENS MUTUAL CASUALTY CO	\$7,649	\$15,375	\$-15,055	-196.8	147.69	-397.8
104	088	22306	\$9,553	0.027	MASSACHUSETTS BAY INS CO	\$12,824	\$0	\$-6,564	-51.2	0.00	-51.2
105	038	20281	\$8,774	0.025	FEDERAL INSURANCE COMPANY	\$850	\$446,706	\$802,795	94446.5	5091.25	41892.8
106	123	23361	\$8,234	0.023	SHELTER GENERAL INS CO	\$7,884	\$0	\$0	0.0	0.00	0.0
107	514	26859	\$6,660	0.019	FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$6,503	\$0	\$0	0.0	0.00	0.0
108	901	18279	\$6,551	0.018	BANKERS STANDARD INSURANCE COMPANY	\$3,776	\$0	\$0	0.0	0.00	0.0
109	761	35300	\$5,917	0.017	ALLIANZ INSURANCE COMPANY	\$5,753	\$1,961	\$8,337	144.9	33.14	110.8
110	123	23388	\$5,461	0.015	SHELTER MUTUAL INSURANCE CO	\$5,303	\$0	\$0	0.0	0.00	0.0
111	176	25151	\$4,642	0.013	STATE FARM GENERAL INSURANCE CO	\$8,835	\$0	\$1,628	18.4	0.00	18.4
112	177	25240	\$4,581	0.013	STATE AUTOMOBILE & CAS UNDERWRITERS INC	\$7,836	\$6,180	\$-1,270	-16.2	134.91	-95.1
113	076	21873	\$4,559	0.013	FIREMANS FUND INSURANCE COMPANY	\$28,762	\$15,500	\$1,038,255	3609.8	339.99	3555.9
114	095	22500	\$3,853	0.011	CITY INSURANCE COMPANY	\$3,853	\$14,833	\$1,519,308	39431.8	384.97	39046.8
115	212	26247	\$3,685	0.010	AMERICAN GUARANTEE & LIABILITY INS CO	\$20,293	\$9,296	\$302,449	1490.4	252.27	1444.6
116	168	24953	\$3,643	0.010	SOUTH CAROLINA INSURANCE COMPANY	\$13,501	\$0	\$-3,416	-25.3	0.00	-25.3
117	084	22276	\$3,428	0.010	STONEWALL INSURANCE COMPANY	\$1,190	\$0	\$-67,771	-5695.0	0.00	-5695.0
118	050	21008	\$3,189	0.009	COUNTRY PREFERRED INSURANCE COMPANY	\$3,024	\$0	\$0	0.0	0.00	0.0
119	201	25976	\$2,870	0.008	UTICA MUTUAL INSURANCE COMPANY	\$3,000	\$0	\$210	7.0	0.00	7.0
120	084	26344	\$2,175	0.006	AGRICULTURAL INSURANCE COMPANY	\$2,690	\$0	\$1,204	44.8	0.00	44.8
121	076	21865	\$1,479	0.004	ASSOCIATED INDEMNITY CORPORATION	\$1,048	\$0	\$5,852	558.4	0.00	558.4
122	000	14575	\$1,104	0.003	MILLERS MUTUAL INSURANCE COMPANY	\$1,109	\$0	\$19	1.7	0.00	1.7
123	244	10677	\$1,010	0.003	CINCINNATI INS CO THE	\$1,010	\$0	\$0	0.0	0.00	0.0
124	156	24287	\$900	0.003	EDISON INSURANCE COMPANY	\$450	\$0	\$0	0.0	0.00	0.0
125	048	20885	\$869	0.002	KANSAS CITY FIRE & MARINE INS CO	\$183	\$0	\$173	94.5	0.00	94.5
126	059	21326	\$807	0.002	EMPIRE FIRE AND MARINE INSURANCE CO	\$1,620	\$0	\$-706	-43.6	0.00	-43.6
127	024	19909	\$800	0.002	CENTENNIAL INSURANCE COMPANY	\$545	\$0	\$1,806	331.4	0.00	331.4

PRODUCT LIABILITY
1988

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME		
128	345	10367	\$581	0.002	AVEMCO INSURANCE COMPANY		
129	039	20400	\$559	0.002	CIMARRON INSURANCE CO INCORPORATED		
130	052	21105	\$557	0.002	NORTH RIVER INSURANCE COMPANY THE		
131	000	18767	\$329	0.001	CHURCH MUTUAL INSURANCE COMPANY		
132	140	13838	\$255	0.001	FARMLAND MUTUAL INSURANCE COMPANY		
133	162	24694	\$160	0.000	SAFEGUARD INSURANCE COMPANY		
134	164	24775	\$100	0.000	ST PAUL GUARDIAN INSURANCE COMPANY		
135	094	22489	\$79	0.000	HIGHLANDS INSURANCE COMPANY		
136	052	21121	\$53	0.000	WESTCHESTER FIRE INSURANCE COMPANY		
137	140	11991	\$8	0.000	NATIONAL CASUALTY COMPANY		
138	414	17680	\$0	0.000	FORUM INSURANCE COMPANY		
139	020	19704	\$0	0.000	AMERICAN STATES INSURANCE COMPANY		
140	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY		
141	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY		
142	217	20249	\$0	0.000	CENTRAL NATIONAL INS CO OF OMAHA		
143	048	20761	\$0	0.000	BOSTON OLD COLONY INSURANCE COMPANY		
144	048	22322	\$0	0.000	HARBOR INSURANCE COMPANY		
145	212	27855	\$0	0.000	ZURICH AMERICAN INS CO OF ILLINOIS		
146	140	28223	\$0	0.000	NATIONWIDE AGRIBUSINESS INS CO		
147	108	30503	\$0	0.000	FEDERAL KEMPER INSURANCE COMPANY		
148	048	35106	\$0	0.000	NIAGARA FIRE INSURANCE COMPANY		
149	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO		
150	817	38849	\$0	0.000	HOUSTON GENERAL INS CO		
OBS	PREMIUM EARNED		DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
128	\$673		\$0	\$0	0.0	0.00	0.0
129	\$580		\$0	\$0	0.0	0.00	0.0
130	\$4,947		\$50,000	\$42,328	855.6	8976.66	-155.1
131	\$225		\$0	\$0	0.0	0.00	0.0
132	\$182		\$0	\$134	73.6	0.00	73.6
133	\$41		\$0	\$50	122.0	0.00	122.0
134	\$100		\$0	\$-2,671	-2671.0	0.00	-2671.0
135	\$79		\$0	\$0	0.0	0.00	0.0
136	\$27		\$0	\$-994	-3681.5	0.00	-3681.5
137	\$311		\$0	\$-156	-50.2	0.00	-50.2
138	\$0		\$0	\$5,585	0.0	0.00	0.0
139	\$55		\$3,903	\$434	789.1	0.00	-6307.3
140	\$0		\$0	\$-18,678	0.0	0.00	0.0
141	\$0		\$588	\$558	0.0	0.00	0.0
142	\$0		\$3,249,817	\$4,711,701	0.0	0.00	0.0
143	\$0		\$0	\$-11	0.0	0.00	0.0
144	\$0		\$916,467	\$192,407	0.0	0.00	0.0
145	\$0		\$75,000	\$198,796	0.0	0.00	0.0
146	\$158		\$0	\$0	0.0	0.00	0.0
147	\$0		\$0	\$890	0.0	0.00	0.0
148	\$0		\$0	\$-6,302	0.0	0.00	0.0
149	\$0		\$0	\$79,726	0.0	0.00	0.0
150	\$0		\$0	\$-10,539	0.0	0.00	0.0

**PRODUCT LIABILITY
1988**

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
151	227	23647	\$-345	-.001	MUTUAL SERVICE CASUALTY INSURANCE CO
152	052	21040	\$-436	-.001	INDUSTRIAL INDEMNITY COMPANY
153	196	35386	\$-634	-.002	FIDELITY AND GUARANTY INSURANCE COMPANY
154	041	22233	\$-2,727	-.008	SELECT INSURANCE COMPANY
155	061	21369	\$-3,013	-.008	EMPLOYERS CASUALTY COMPANY
156	041	22209	\$-3,133	-.009	ATLANTIC INSURANCE COMPANY
157	048	20818	\$-8,210	-.023	COMMERCIAL INS CO OF NEWARK NJ
158	011	19372	\$-9,571	-.027	NORTHERN INSURANCE CO OF NEW YORK
159	020	26093	\$-37,635	-.105	WESTERN CASUALTY AND SURETY COMPANY
160	196	25879	\$-55,823	-.156	FIDELITY AND GUARANTY INS UNDERWRITERS
161	140	23787	\$-1,613,226	-4.51	NATIONWIDE MUTUAL INSURANCE COMPANY
			=====		
			\$35,759,814		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
151	\$-326	\$0	\$0	0.00	0.00	0.00
152	\$-269	\$0	\$-4	1.49	0.00	1.49
153	\$6	\$0	\$0	0.00	0.00	0.00
154	\$4,528	\$392	\$-15,046	-332.29	-14.37	-340.95
155	\$-1,705	\$0	\$0	0.00	0.00	0.00
156	\$-927	\$4,780	\$-18,975	2046.93	-152.57	2562.57
157	\$-8,038	\$0	\$-9,213	114.62	0.00	114.62
158	\$82,359	\$0	\$-22,342	-27.13	0.00	-27.13
159	\$-37,338	\$58,798	\$-44,173	118.31	-156.23	275.78
160	\$964	\$0	\$-1,200	-124.48	0.00	-124.48
161	\$-1,615,626	\$9,957	\$-1,330,387	82.34	-0.62	82.96
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	\$39,848,039	\$16,237,846	\$32,288,508	81.03	45.41	40.28

PRODUCT LIABILITY
1987

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	111	23043	\$4,142,280	10.51	LIBERTY MUTUAL INSURANCE COMPANY	\$4,031,134	\$1,911,208	\$791,740	19.64	46.139	-27.77
2	218	20443	\$2,407,164	6.108	CONTINENTAL CASUALTY COMPANY	\$2,470,352	\$157,096	\$489,635	19.82	6.526	13.46
3	196	25887	\$2,335,560	5.927	UNITED STATES FIDELITY & GUARANTY CO	\$2,176,976	\$76,321	\$281,524	12.93	3.268	9.43
4	052	21083	\$2,036,354	5.167	INTERNATIONAL INSURANCE COMPANY	\$2,036,716	\$1,271,175	\$1,048,720	51.49	62.424	-10.92
5	189	25674	\$2,002,437	5.081	TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,340,943	\$1,044	\$1,109,281	82.72	0.052	82.65
6	140	23787	\$1,909,253	4.845	NATIONWIDE MUTUAL INSURANCE COMPANY	\$1,873,841	\$13,197	\$2,512,482	134.08	-0.691	133.38
7	001	19038	\$1,794,439	4.553	AETNA CASUALTY AND SURETY COMPANY	\$969,678	\$371,809	\$102,433	10.56	20.720	-27.78
8	007	13935	\$1,716,835	4.356	FEDERATED MUTUAL INSURANCE COMPANY	\$1,538,323	\$-619,284	\$1,354,539	88.05	-36.071	128.31
9	076	21857	\$1,561,433	3.962	AMERICAN INSURANCE COMPANY THE	\$1,460,847	\$-8,372	\$3,426,970	234.59	-0.536	235.16
10	901	22713	\$1,201,641	3.049	INSURANCE COMPANY OF NORTH AMERICA	\$1,223,431	\$186,201	\$308,511	25.22	15.496	10.00
11	076	21881	\$991,500	2.516	NATIONAL SURETY CORPORATION	\$1,370,511	\$25,000	\$3,530,380	257.60	2.521	255.77
12	091	22357	\$989,154	2.510	HARTFORD ACCIDENT & INDEMNITY CO	\$2,061,993	\$1,060,375	\$3,512,175	170.33	107.200	118.90
13	164	24767	\$962,437	2.442	ST PAUL FIRE & MARINE INSURANCE CO	\$1,009,341	\$328,810	\$524,762	51.99	34.164	19.41
14	140	26042	\$731,137	1.855	WAUSAU UNDERWRITERS INS CO	\$735,995	\$14,025	\$190,340	25.86	1.918	23.96
15	063	21458	\$614,544	1.559	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$592,147	\$350,374	\$263,090	44.43	57.014	-14.74
16	048	35289	\$555,110	1.409	CONTINENTAL INSURANCE COMPANY THE	\$544,956	\$145,267	\$2,565,016	470.68	26.169	444.03
17	189	25615	\$546,406	1.387	CHARTER OAK FIRE INSURANCE CO THE	\$632,046	\$-36,444	\$-60,221	-9.53	-6.670	-3.76
18	162	26980	\$509,091	1.292	ROYAL INSURANCE COMPANY OF AMERICA	\$600,728	\$175,541	\$68,243	11.36	34.481	-17.86
19	473	19275	\$503,098	1.277	AMERICAN FAMILY MUTUAL INS CO	\$524,278	\$84,189	\$140,425	26.78	16.734	10.73
20	095	22519	\$497,324	1.262	HOME INDEMNITY COMPANY THE	\$567,524	\$439,292	\$422,416	74.43	88.331	-2.97
21	176	25143	\$462,738	1.174	STATE FARM FIRE AND CASUALTY CO	\$417,233	\$41,652	\$220,307	52.80	9.001	42.82
22	901	22748	\$412,981	1.048	PACIFIC EMPLOYERS INSURANCE COMPANY	\$390,338	\$0	\$-12,500	-3.20	0.000	-3.20
23	163	24740	\$406,700	1.032	SAFECO INSURANCE CO OF AMERICA	\$361,548	\$324,914	\$101,098	27.96	79.890	-61.90
24	108	22918	\$397,083	1.008	AMERICAN MOTORISTS INSURANCE CO	\$451,776	\$7,819	\$-414,582	-91.77	1.969	-93.50
25	095	22527	\$385,498	0.978	HOME INSURANCE COMPANY THE	\$284,348	\$-2,000	\$-77,000	-27.08	-0.519	-26.38
26	077	21970	\$366,430	0.930	GENERAL ACCIDENT INS CO OF AMERICA	\$403,750	\$300	\$44,906	11.12	0.082	11.05
27	212	16535	\$355,577	0.902	ZURICH INSURANCE COMPANY	\$318,367	\$10,568	\$-356,084	-111.85	2.972	-115.17
28	150	20095	\$336,502	0.854	BITUMINOUS CASUALTY CORPORATION	\$333,625	\$30,927	\$230,435	69.07	9.191	59.80
29	218	20486	\$326,719	0.829	TRANSCONTINENTAL INSURANCE COMPANY	\$178,626	\$0	\$69,674	39.01	0.000	39.01
30	091	19682	\$316,784	0.804	HARTFORD FIRE INSURANCE COMPANY	\$293,601	\$76,917	\$1,307,062	445.18	24.281	418.99
31	048	34622	\$307,267	0.780	GLENS FALLS INSURANCE COMPANY THE	\$211,776	\$32,700	\$12,512	5.91	10.642	-9.53
32	218	20427	\$301,307	0.765	AMERICAN CASUALTY CO OF READING PA	\$268,060	\$7,276	\$75,187	28.05	2.415	25.33
33	218	20508	\$295,017	0.749	VALLEY FORGE INSURANCE COMPANY	\$174,374	\$0	\$75,836	43.49	0.000	43.49
34	098	10804	\$273,081	0.693	CONTINENTAL WESTERN INSURANCE CO	\$233,105	\$10,873	\$73,158	31.38	3.982	26.72
35	162	24589	\$266,793	0.677	AMERICAN AND FOREIGN INSURANCE CO	\$365,896	\$1,035	\$-23,265	-6.36	0.388	-6.64
36	011	19305	\$266,388	0.676	ASSURANCE COMPANY OF AMERICA	\$218,338	\$1,416	\$3,607	1.65	0.532	1.00
37	062	21415	\$266,166	0.675	EMPLOYERS MUTUAL CASUALTY COMPANY	\$259,374	\$15,516	\$74,963	28.90	5.829	22.92
38	011	19356	\$251,169	0.637	MARYLAND CASUALTY COMPANY	\$342,678	\$127,119	\$133,735	39.03	50.611	1.93
39	052	21113	\$234,629	0.595	UNITED STATES FIRE INSURANCE CO	\$1,032,842	\$1,134,656	\$385,931	37.37	483.596	-72.49
40	855	14583	\$231,657	0.588	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$219,323	\$73,240	\$80,240	36.59	31.616	3.19
41	095	28177	\$229,112	0.581	HOME INSURANCE COMPANY OF INDIANA, THE	\$341,612	\$0	\$435,000	127.34	0.000	127.34
42	020	26093	\$221,694	0.563	WESTERN CASUALTY AND SURETY COMPANY	\$437,976	\$201,331	\$-177,711	-40.58	90.815	-86.54
43	162	24600	\$216,938	0.550	GLOBE INDEMNITY COMPANY	\$202,615	\$627	\$46,629	23.01	0.289	22.70
44	011	19372	\$204,432	0.519	NORTHERN INSURANCE CO OF NEW YORK	\$191,191	\$7,188	\$3,805	1.99	3.516	-1.77
45	140	23779	\$199,047	0.505	NATIONWIDE MUTUAL FIRE INSURANCE CO	\$117,518	\$0	\$108,944	92.70	0.000	92.70
46	215	19860	\$195,453	0.496	GREAT CENTRAL INSURANCE COMPANY	\$183,788	\$86,538	\$-40,462	-22.02	44.276	-69.10
47	008	19224	\$167,703	0.426	NORTHBROOK PROPERTY & CASUALTY INS CO	\$200,263	\$9,858	\$37,221	18.59	5.878	13.66
48	015	19569	\$160,300	0.407	AMERICAN MUTUAL LIABILITY INS CO	\$160,664	\$193,090	\$217,646	135.47	120.455	15.28
49	072	21741	\$158,101	0.401	HAWKEYE SECURITY INSURANCE COMPANY	\$124,297	\$3,921	\$38,435	30.92	2.480	27.77
50	219	21180	\$150,764	0.383	JOHN DEERE INSURANCE COMPANY	\$123,666	\$6,183	\$75,675	61.19	4.101	56.19
51	088	22292	\$147,207	0.374	HANOVER INSURANCE COMPANY THE	\$151,253	\$0	\$-6,256	-4.14	0.000	-4.14
52	164	24791	\$143,644	0.364	ST PAUL MERCURY INSURANCE COMPANY	\$112,236	\$-18,245	\$-80,870	-72.05	-12.702	-55.80

PRODUCT LIABILITY
1987

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
53	163	24732	\$136,957	0.348	GENERAL INSURANCE CO OF AMERICA	\$145,263	\$16,000	\$32,586	22.43	11.68	11.4
54	082	22098	\$134,774	0.342	GRAIN DEALERS MUTUAL INSURANCE CO	\$108,780	\$3,385	\$15,012	13.80	2.51	10.7
55	048	20850	\$125,681	0.319	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$128,064	\$5,000	\$24,465	19.10	3.98	15.2
56	111	23035	\$106,265	0.270	LIBERTY MUTUAL FIRE INSURANCE CO	\$106,265	\$1,195	\$262,965	247.46	1.12	246.3
57	158	24384	\$98,666	0.250	RANGER INSURANCE COMPANY	\$138,453	\$6,618	\$53,965	38.98	6.71	34.2
58	280	18988	\$94,030	0.239	AUTO OWNERS INSURANCE CO MUTUAL	\$88,253	\$11,404	\$-26,056	-29.52	12.13	-42.4
59	124	23396	\$93,373	0.237	MICHIGAN MUTUAL INSURANCE COMPANY	\$129,025	\$102,000	\$224,450	173.96	109.24	94.9
60	008	36463	\$92,247	0.234	NORTHBROOK NATIONAL INS CO	\$30,201	\$0	\$10,323	34.18	0.00	34.2
61	001	19070	\$87,338	0.222	STANDARD FIRE INSURANCE COMPANY	\$77,420	\$38,613	\$82,391	106.42	44.21	56.5
62	077	21962	\$78,488	0.199	PENNSYLVANIA GENERAL INSURANCE CO	\$56,154	\$634	\$34,487	61.42	0.81	60.3
63	212	26247	\$76,438	0.194	AMERICAN GUARANTEE & LIABILITY INS CO	\$168,833	\$75,472	\$-4,556	-2.70	98.74	-47.4
64	189	25682	\$75,728	0.192	TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$73,247	\$0	\$702,636	959.27	0.00	959.3
65	140	37877	\$75,477	0.192	NATIONWIDE PROPERTY & CASUALTY INS CO	\$35,964	\$0	\$30,211	84.00	0.00	84.0
66	901	20702	\$73,835	0.187	CIGNA FIRE UNDERWRITERS INS CO	\$73,398	\$2,750	\$15,128	20.61	3.72	16.9
67	148	24090	\$73,324	0.186	WEST AMERICAN INSURANCE COMPANY	\$56,909	\$0	\$11,742	20.63	0.00	20.6
68	000	32859	\$71,102	0.180	PENN AMERICA INS CO	\$51,097	\$0	\$-8,000	-15.66	0.00	-15.7
69	150	20109	\$70,554	0.179	BITUMINOUS FIRE AND MARINE INS CO	\$88,316	\$6,212	\$2,281	2.58	8.80	-4.5
70	148	24074	\$70,520	0.179	OHIO CASUALTY INSURANCE COMPANY	\$84,366	\$340	\$9,319	11.05	0.48	10.6
71	246	14265	\$70,435	0.179	INDIANA LUMBERMENS MUTUAL INS CO	\$67,297	\$0	\$736	1.09	0.00	1.1
72	003	19097	\$66,777	0.169	ALLIED MUTUAL INS CO	\$73,429	\$7,555	\$7,555	10.29	11.31	0.0
73	196	25879	\$66,671	0.169	FIDELITY AND GUARANTY INS UNDERWRITERS	\$10,167	\$330	\$4,230	41.61	0.49	38.4
74	076	21873	\$51,174	0.130	FIREMANS FUND INSURANCE COMPANY	\$63,814	\$43,079	\$190,718	298.87	84.18	231.4
75	044	20621	\$50,782	0.129	COMMERCIAL UNION INSURANCE COMPANY	\$25,438	\$17,500	\$-193,330	-760.00	34.46	-828.8
76	271	14990	\$50,124	0.127	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$46,014	\$499,998	\$-153,930	-334.53	997.52	-1421.2
77	041	22217	\$47,415	0.120	GULF INSURANCE COMPANY	\$59,084	\$2,242	\$-3,144	-5.32	4.73	-9.1
78	214	19194	\$46,201	0.117	FARMERS ALLIANCE MUTUAL INS CO	\$41,898	\$0	\$0	0.00	0.00	0.0
79	162	24678	\$42,995	0.109	ROYAL INDEMNITY COMPANY	\$44,069	\$17,339	\$223,005	506.04	40.33	466.7
80	189	25623	\$40,727	0.103	PHOENIX INSURANCE COMPANY THE	\$34,930	\$0	\$-31,659	-90.64	0.00	-90.6
81	148	24066	\$40,357	0.102	AMERICAN FIRE & CASUALTY COMPANY	\$26,650	\$380	\$5,399	20.26	0.94	18.8
82	156	24295	\$37,227	0.094	PROVIDENCE WASHINGTON INSURANCE CO	\$19,495	\$0	\$6,226	31.94	0.00	31.9
83	189	25666	\$34,929	0.089	TRAVELERS INDEMNITY CO OF AMERICA	\$15,267	\$53,019	\$-134,527	-881.16	151.79	-1228.4
84	143	23906	\$31,506	0.080	NORTHWESTERN NATIONAL CASUALTY CO	\$21,221	\$68,326	\$289,849	1365.86	216.87	1043.9
85	088	22306	\$31,206	0.079	MASSACHUSETTS BAY INS CO	\$38,727	\$1,500	\$4,626	11.95	4.81	8.1
86	124	19488	\$30,736	0.078	AMERISURE INSURANCE COMPANY	\$7,121	\$0	\$2,000	28.09	0.00	28.1
87	143	23914	\$29,796	0.076	NORTHWESTERN NATIONAL INS CO	\$34,704	\$47,636	\$194,594	560.72	159.87	423.5
88	217	20249	\$29,687	0.075	CENTRAL NATIONAL INS CO OF OMAHA	\$0	\$2,763,283	\$1,018,898	0.00	9308.06	0.0
89	000	14508	\$28,823	0.073	MICHIGAN MILLERS MUTUAL INS CO	\$29,780	\$0	\$-2,600	-8.73	0.00	-8.7
90	168	24953	\$23,461	0.060	SOUTH CAROLINA INSURANCE COMPANY	\$40,000	\$0	\$-3,378	-8.44	0.00	-8.4
91	008	19232	\$23,191	0.059	ALLSTATE INSURANCE COMPANY	\$48,570	\$5,740	\$-39,165	-80.64	24.75	-92.5
92	108	22977	\$23,068	0.059	LUMBERMENS MUTUAL CASUALTY CO	\$23,834	\$0	\$-52,650	-220.90	0.00	-220.9
93	518	14117	\$22,664	0.058	GRINNELL MUTUAL REINSURANCE COMPANY	\$17,546	\$1,207	\$1,207	6.88	5.33	0.0
94	061	21369	\$22,250	0.056	EMPLOYERS CASUALTY COMPANY	\$21,892	\$0	\$0	0.00	0.00	0.0
95	084	22136	\$20,800	0.053	AMERICAN NATIONAL FIRE INSURANCE CO	\$47,068	\$72,833	\$-64,261	-136.53	350.16	-291.3
96	761	35300	\$20,000	0.051	ALLIANZ INSURANCE COMPANY	\$20,000	\$25,000	\$-112,192	-560.96	125.00	-686.0
97	041	22209	\$19,961	0.051	ATLANTIC INSURANCE COMPANY	\$24,793	\$0	\$5,673	22.88	0.00	22.9
98	041	22233	\$19,828	0.050	SELECT INSURANCE COMPANY	\$20,920	\$374	\$-4,936	-23.59	1.89	-25.4
99	000	13390	\$19,548	0.050	ATLAS INSURANCE COMPANY	\$3,529	\$0	\$5,746	162.82	0.00	162.8
100	218	20494	\$18,968	0.048	TRANSPORTATION INSURANCE COMPANY	\$5,735	\$196,602	\$265,475	4629.03	1036.49	1200.9
101	020	19704	\$18,871	0.048	AMERICAN STATES INSURANCE COMPANY	\$30,348	\$37,491	\$80,326	264.68	198.67	141.1
102	003	19100	\$18,164	0.046	AMCO INSURANCE COMPANY	\$17,851	\$547	\$14,263	79.90	3.01	76.8
103	091	29424	\$16,387	0.042	HARTFORD CASUALTY INS CO	\$20,108	\$0	\$-9,054	-45.03	0.00	-45.0
104	076	21849	\$15,820	0.040	AMERICAN AUTOMOBILE INSURANCE CO	\$14,804	\$0	\$39,643	267.79	0.00	267.8

PRODUCT LIABILITY
1987

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
105	038	20281	\$14,961	0.038	FEDERAL INSURANCE COMPANY	\$30,962	\$114,537	\$493,359	1593.4	765.6	1223.5
106	154	20214	\$14,209	0.036	OHIO GENERAL INSURANCE COMPANY	\$7,119	\$0	\$4,784	67.2	0.0	67.2
107	177	25240	\$13,544	0.034	STATE AUTOMOBILE & CAS UNDERWRITERS INC	\$16,514	\$5,239	\$2,689	16.3	38.7	-15.4
108	031	20087	\$12,556	0.032	NATIONAL INDEMNITY COMPANY	\$2,120,816	\$0	\$862,342	40.7	0.0	40.7
109	048	20818	\$12,506	0.032	COMMERCIAL INS CO OF NEWARK NJ	\$22,961	\$0	\$-12,296	-53.6	0.0	-53.6
110	280	32700	\$11,216	0.028	OWNERS INSURANCE COMPANY	\$10,883	\$0	\$0	0.0	0.0	0.0
111	052	21105	\$9,727	0.025	NORTH RIVER INSURANCE COMPANY THE	\$16,029	\$0	\$8,241	51.4	0.0	51.4
112	123	23361	\$8,844	0.022	SHELTER GENERAL INS CO	\$7,815	\$0	\$0	0.0	0.0	0.0
113	091	22373	\$8,278	0.021	NEW YORK UNDERWRITERS INSURANCE CO	\$8,278	\$0	\$336	4.1	0.0	4.1
114	048	35270	\$7,893	0.020	FIDELITY AND CASUALTY CO OF NY	\$11,424	\$0	\$44,798	392.1	0.0	392.1
115	048	35106	\$7,603	0.019	NIAGARA FIRE INSURANCE COMPANY	\$7,603	\$0	\$6,303	82.9	0.0	82.9
116	095	22500	\$7,300	0.019	CITY INSURANCE COMPANY	\$7,300	\$30,996	\$434,271	5948.9	424.6	5524.3
117	169	24961	\$7,278	0.018	CONNIE LEE INS COMPANY	\$5,638	\$0	\$2,192	38.9	0.0	38.9
118	176	25151	\$6,526	0.017	STATE FARM GENERAL INSURANCE CO	\$4,467	\$0	\$865	19.4	0.0	19.4
119	514	26859	\$6,505	0.017	FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$7,092	\$0	\$0	0.0	0.0	0.0
120	190	25712	\$6,266	0.016	TRI STATE INSURANCE COMPANY	\$4,520	\$0	\$-4,500	-99.6	0.0	-99.6
121	163	24724	\$6,134	0.016	FIRST NATIONAL INS CO OF AMERICA	\$1,278	\$0	\$-113	-8.8	0.0	-8.8
122	050	21008	\$5,918	0.015	COUNTRY PREFERRED INSURANCE COMPANY	\$5,427	\$0	\$0	0.0	0.0	0.0
123	091	29459	\$5,306	0.013	TWIN CITY FIRE INS CO	\$3,301	\$2,959	\$651	19.7	55.8	-69.9
124	123	23388	\$5,183	0.013	SHELTER MUTUAL INSURANCE CO	\$4,343	\$2,955	\$0	0.0	57.0	-68.0
125	084	16691	\$4,151	0.011	GREAT AMERICAN INSURANCE COMPANY	\$5,656	\$100,000	\$-56,368	-996.6	2409.1	-2764.6
126	108	30562	\$4,026	0.010	AMERICAN MANUFACTURERS MUTUAL INS CO	\$1,354	\$0	\$5,750	424.7	0.0	424.7
127	084	26832	\$3,497	0.009	AMERICAN ALLIANCE INSURANCE COMPANY	\$4,628	\$0	\$-413	-8.9	0.0	-8.9
128	156	24287	\$1,454	0.004	EDISON INSURANCE COMPANY	\$1,454	\$0	\$188	12.9	0.0	12.9
129	001	19046	\$1,381	0.004	AETNA CASUALTY & SURETY CO OF IL	\$829	\$0	\$260	31.4	0.0	31.4
130	079	38601	\$1,099	0.003	MIC PROPERTY AND CASUALTY INS CORP	\$1,117	\$0	\$419	37.5	0.0	37.5
131	805	13331	\$1,090	0.003	AMERICAN HARDWARE MUTUAL INS CO	\$5,164	\$0	\$-308	-6.0	0.0	-6.0
132	901	18279	\$941	0.002	BANKERS STANDARD INSURANCE COMPANY	\$291	\$49	\$114	39.2	5.2	22.3
133	196	35386	\$807	0.002	FIDELITY AND GUARANTY INSURANCE COMPANY	\$124	\$0	\$0	0.0	0.0	0.0
134	039	20400	\$724	0.002	CIMARRON INSURANCE CO INCORPORATED	\$467	\$0	\$0	0.0	0.0	0.0
135	140	11991	\$587	0.001	NATIONAL CASUALTY COMPANY	\$285	\$-1,315	\$-2,571	-902.1	-224.0	-440.7
136	044	20613	\$541	0.001	AMERICAN EMPLOYERS INSURANCE CO	\$515	\$0	\$-1,096	-212.8	0.0	-212.8
137	610	11401	\$527	0.001	GUARANTY NATIONAL INSURANCE COMPANY	\$678	\$5,000	\$-61,997	-9144.1	948.8	-9881.6
138	024	19909	\$358	0.001	CENTENNIAL INSURANCE COMPANY	\$200	\$0	\$2,049	1024.5	0.0	1024.5
139	052	21040	\$236	0.001	INDUSTRIAL INDEMNITY COMPANY	\$69	\$0	\$7	10.1	0.0	10.1
140	901	20699	\$181	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$54	\$468	\$-454	-840.7	258.6	-1707.4
141	140	28223	\$157	0.000	NATIONWIDE AGRIBUSINESS INS CO	\$157	\$0	\$0	0.0	0.0	0.0
142	052	21121	\$113	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$544	\$0	\$-2,969	-545.8	0.0	-545.8
143	000	33022	\$111	0.000	COLONIA INSURANCE COMPANY(US BRANCH)	\$5,311	\$0	\$-13,837	-260.5	0.0	-260.5
144	000	18767	\$110	0.000	CHURCH MUTUAL INSURANCE COMPANY	\$144	\$0	\$0	0.0	0.0	0.0
145	140	13838	\$26	0.000	FARMLAND MUTUAL INSURANCE COMPANY	\$75	\$0	\$-5	-6.7	0.0	-6.7
146	034	20303	\$0	0.000	GREAT NORTHERN INSURANCE COMPANY	\$0	\$2,500	\$1,890	0.0	0.0	0.0
147	048	20788	\$0	0.000	BUCKEYE UNION INSURANCE COMPANY	\$0	\$0	\$-359	0.0	0.0	0.0
148	048	20885	\$0	0.000	KANSAS CITY FIRE & MARINE INS CO	\$0	\$0	\$-153	0.0	0.0	0.0
149	084	22276	\$0	0.000	STONEWALL INSURANCE COMPANY	\$0	\$0	\$131,335	0.0	0.0	0.0
150	841	23671	\$0	0.000	NATIONAL AMERICAN INS CO OF CALIFORNIA	\$0	\$0	\$69,391	0.0	0.0	0.0
151	607	26891	\$0	0.000	IGF INSURANCE COMPANY	\$0	\$1,000	\$-14,000	0.0	0.0	0.0
152	212	27855	\$0	0.000	ZURICH AMERICAN INS CO OF ILLINOIS	\$0	\$3,000	\$-32,001	0.0	0.0	0.0
153	076	37273	\$0	0.000	FIREMANS FUND INS CO OF WISCONSIN	\$0	\$0	\$-18	0.0	0.0	0.0
154	164	24775	\$-95	-0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$458	\$0	\$-3,353	-732.1	0.0	-732.1
155	076	21865	\$-125	-0.000	ASSOCIATED INDEMNITY CORPORATYON	\$-125	\$7,500	\$-10,645	8516.0	-6000.0	14516.0
156	486	11630	\$-324	-0.001	JEFFERSON INSURANCE CO OF NEW YORK	\$1,114	\$0	\$-3,109	-279.1	0.0	-279.1

PRODUCT LIABILITY
1987

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
157	084	26344	\$-361	-.001	AGRICULTURAL INSURANCE COMPANY
158	059	21326	\$-1,096	-.003	EMPIRE FIRE AND MARINE INSURANCE CO
159	218	20478	\$-16,251	-.041	NATIONAL FIRE INS CO OF HARTFORD
160	189	25658	\$-200,295	-.508	TRAVELERS INDEMNITY COMPANY
			=====		
			\$39,408,747		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
157	\$859	\$0	\$-411	-47.846	0.00	-47.85
158	\$3,868	\$0	\$0	0.000	0.00	0.00
159	\$-10,441	\$0	\$-9,093	87.089	0.00	87.09
160	\$1,236,316	\$1,250,976	\$-918,411	-74.286	-624.57	-175.47
	=====	=====	=====	=====	=====	=====
	\$43,088,863	\$13,989,711	\$29,198,183	67.76	35.50	35.30

PRODUCT LIABILITY
1986

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	091	22357	\$9,671,383	20.49	HARTFORD ACCIDENT & INDEMNITY CO
2	111	23043	\$2,606,441	5.521	LIBERTY MUTUAL INSURANCE COMPANY
3	196	25887	\$2,583,810	5.473	UNITED STATES FIDELITY & GUARANTY CO
4	189	25658	\$2,419,075	5.124	TRAVELERS INDEMNITY COMPANY
5	031	20087	\$2,200,427	4.661	NATIONAL INDEMNITY COMPANY
6	052	21083	\$1,691,279	3.583	INTERNATIONAL INSURANCE COMPANY
7	076	21881	\$1,679,829	3.558	NATIONAL SURETY CORPORATION
8	001	19038	\$1,662,071	3.521	AETNA CASUALTY AND SURETY COMPANY
9	052	21113	\$1,587,340	3.362	UNITED STATES FIRE INSURANCE CO
10	162	26980	\$1,317,200	2.790	ROYAL INSURANCE COMPANY OF AMERICA
11	164	24767	\$1,190,405	2.522	ST PAUL FIRE & MARINE INSURANCE CO
12	008	19224	\$1,186,639	2.514	NORTHBROOK PROPERTY & CASUALTY INS CO
13	218	20443	\$1,145,533	2.427	CONTINENTAL CASUALTY COMPANY
14	007	13935	\$1,089,427	2.308	FEDERATED MUTUAL INSURANCE COMPANY
15	901	22713	\$1,048,736	2.222	INSURANCE COMPANY OF NORTH AMERICA
16	076	21857	\$995,096	2.108	AMERICAN INSURANCE COMPANY THE
17	140	26042	\$778,192	1.648	WAUSAU UNDERWRITERS INS CO
18	212	16535	\$767,211	1.625	ZURICH INSURANCE COMPANY
19	882	12505	\$642,964	1.362	ROCKWOOD INSURANCE COMPANY
20	069	21709	\$642,754	1.362	TRUCK INSURANCE EXCHANGE
21	189	25615	\$609,591	1.291	CHARTER OAK FIRE INSURANCE CO THE
22	063	21458	\$604,715	1.281	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL
23	473	19275	\$588,341	1.246	AMERICAN FAMILY MUTUAL INS CO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$8,389,735	\$1,728,061	\$5,838,582	69.59	17.868	48.99
2	\$2,309,412	\$1,050,490	\$4,975,053	215.43	40.304	169.94
3	\$2,249,783	\$207,483	\$796,091	35.39	8.030	26.16
4	\$2,185,469	\$485,821	\$4,883,333	223.45	20.083	201.22
5	\$92,167	\$0	\$0	0.00	0.000	0.00
6	\$1,012,545	\$147,720	\$216,168	21.35	8.734	6.76
7	\$1,587,348	\$0	\$550,623	34.69	0.000	34.69
8	\$2,300,821	\$866,541	\$469,769	20.42	52.136	-17.24
9	\$883,259	\$104,236	\$655,357	74.20	6.567	62.40
10	\$1,334,423	\$48,718	\$58,863	4.41	3.699	0.76
11	\$1,011,941	\$121,302	\$342,980	33.89	10.190	21.91
12	\$1,115,205	\$493,210	\$2,749,961	246.59	41.564	202.36
13	\$1,718,932	\$235,614	\$2,089,083	121.53	20.568	107.83
14	\$853,643	\$1,684,684	\$743,414	87.09	154.639	-110.27
15	\$809,187	\$1,114,289	\$937,172	115.82	106.251	-21.89
16	\$844,493	\$-962,316	\$1,048,501	124.16	-96.706	238.11
17	\$502,929	\$10,000	\$205,417	40.84	1.285	38.86
18	\$619,013	\$543,150	\$267,620	43.23	70.795	-44.51
19	\$721,164	\$0	\$52,500	7.28	0.000	7.28
20	\$466,543	\$268,468	\$12,368	2.65	41.768	-54.89
21	\$496,862	\$78,367	\$325,232	65.46	12.856	49.68
22	\$642,748	\$208,143	\$339,288	52.79	34.420	20.40
23	\$435,555	\$145,882	\$133,914	30.75	24.795	-2.75

PRODUCT LIABILITY
1986

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	095	22519	\$569,686	1.207	HOME INDEMNITY COMPANY THE	\$373,256	\$1,622,093	\$1,188,687	318.46	284.735	-116.11
25	162	24589	\$492,641	1.044	AMERICAN AND FOREIGN INSURANCE CO	\$332,398	\$0	\$137,954	41.50	0.000	41.50
26	048	35289	\$469,602	0.995	CONTINENTAL INSURANCE COMPANY THE	\$544,155	\$436,710	\$1,920,212	352.88	92.996	272.62
27	077	21970	\$456,721	0.967	GENERAL ACCIDENT INS CO OF AMERICA	\$344,476	\$0	\$167,960	48.76	0.000	48.76
28	011	19356	\$406,196	0.860	MARYLAND CASUALTY COMPANY	\$335,239	\$107,381	\$-52,864	-15.77	26.436	-47.80
29	176	25143	\$385,756	0.817	STATE FARM FIRE AND CASUALTY CO	\$309,987	\$8,310	\$10,867	3.51	2.154	0.82
30	108	22918	\$376,936	0.798	AMERICAN MOTORISTS INSURANCE CO	\$274,020	\$73,800	\$285,401	104.15	19.579	77.22
31	163	24740	\$343,394	0.727	SAFECO INSURANCE CO OF AMERICA	\$370,368	\$4,635	\$471,735	127.37	1.350	126.12
32	901	22748	\$299,925	0.635	PACIFIC EMPLOYERS INSURANCE COMPANY	\$307,097	\$0	\$30,500	9.93	0.000	9.93
33	150	20095	\$288,515	0.611	BITUMINOUS CASUALTY CORPORATION	\$225,772	\$7,158	\$194,323	86.07	2.481	82.90
34	098	10804	\$229,211	0.486	CONTINENTAL WESTERN INSURANCE CO	\$179,540	\$1,295	\$7,195	4.01	0.565	3.29
35	011	19372	\$209,960	0.445	NORTHERN INSURANCE CO OF NEW YORK	\$155,057	\$8,317	\$-7,985	-5.15	3.961	-10.51
36	015	19569	\$195,983	0.415	AMERICAN MUTUAL LIABILITY INS CO	\$196,596	\$-2,784	\$166,747	84.82	-1.421	86.23
37	855	14583	\$190,441	0.403	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$159,743	\$23,666	\$117,910	73.81	12.427	59.00
38	062	21415	\$184,913	0.392	EMPLOYERS MUTUAL CASUALTY COMPANY	\$145,285	\$150,337	\$-121,867	-83.88	81.301	-187.36
39	218	20427	\$183,359	0.388	AMERICAN CASUALTY CO OF READING PA	\$452,221	\$43,101	\$121,622	26.89	23.506	17.36
40	048	34622	\$177,113	0.375	GLENS FALLS INSURANCE COMPANY THE	\$187,055	\$3,307	\$221,524	118.43	1.867	116.66
41	215	19860	\$171,131	0.363	GREAT CENTRAL INSURANCE COMPANY	\$158,545	\$7,700	\$-171,550	-108.20	4.499	-113.06
42	162	24600	\$169,359	0.359	GLOBE INDEMNITY COMPANY	\$153,262	\$941	\$38,141	24.89	0.556	24.27
43	163	24732	\$158,182	0.335	GENERAL INSURANCE CO OF AMERICA	\$140,011	\$4,340	\$1,898	1.36	2.744	-1.74
44	084	22136	\$132,079	0.280	AMERICAN NATIONAL FIRE INSURANCE CO	\$122,041	\$24,400	\$112,816	92.44	18.474	72.45
45	162	24678	\$130,671	0.277	ROYAL INDEMNITY COMPANY	\$237,112	\$9,558	\$-3,016	-1.27	7.315	-5.30
46	150	20109	\$130,045	0.275	BITUMINOUS FIRE AND MARINE INS CO	\$132,599	\$12,196	\$54,583	41.16	9.378	31.97
47	212	26247	\$129,072	0.273	AMERICAN GUARANTEE & LIABILITY INS CO	\$129,929	\$10,928	\$105,338	81.07	8.467	72.66
48	011	19305	\$127,849	0.271	ASSURANCE COMPANY OF AMERICA	\$98,310	\$0	\$0	0.00	0.000	0.00
49	124	23396	\$116,917	0.248	MICHIGAN MUTUAL INSURANCE COMPANY	\$112,021	\$68,559	\$99,059	88.43	58.639	27.23
50	076	21873	\$90,558	0.192	FIREHANS FUND INSURANCE COMPANY	\$68,739	\$0	\$81,840	119.06	0.000	119.06
51	271	14990	\$89,542	0.190	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$94,154	\$361	\$1,097	1.17	0.403	0.78
52	072	21741	\$89,337	0.189	HAWKEYE SECURITY INSURANCE COMPANY	\$73,554	\$35,855	\$18,671	25.38	40.135	-23.36
53	133	25607	\$87,371	0.185	MISSION AMERICAN INS CO	\$111,455	\$0	\$56,305	50.52	0.000	50.52
54	248	13021	\$77,231	0.164	UNITED FIRE AND CASUALTY COMPANY	\$61,168	\$0	\$5,000	8.17	0.000	8.17
55	041	22217	\$70,944	0.150	GULF INSURANCE COMPANY	\$61,982	\$-19,750	\$-29,286	-47.25	-27.839	-15.39
56	280	18988	\$68,285	0.145	AUTO OWNERS INSURANCE CO MUTUAL	\$63,486	\$5,500	\$56,839	89.53	8.054	80.87
57	088	22292	\$67,219	0.142	HANOVER INSURANCE COMPANY THE	\$59,332	\$1,565	\$14,378	24.23	2.328	21.60
58	218	20494	\$65,287	0.138	TRANSPORTATION INSURANCE COMPANY	\$80,495	\$122,768	\$-240,344	-298.58	188.044	-451.10
59	219	21180	\$63,250	0.134	JOHN DEERE INSURANCE COMPANY	\$49,875	\$5,500	\$-173,695	-348.26	8.696	-359.29
60	246	14265	\$62,936	0.133	INDIANA LUMBERHENS MUTUAL INS CO	\$46,921	\$0	\$-10,963	-23.36	0.000	-23.36
61	008	19232	\$62,196	0.132	ALLSTATE INSURANCE COMPANY	\$66,167	\$0	\$0	0.00	0.000	0.00
62	041	22209	\$60,574	0.128	ATLANTIC INSURANCE COMPANY	\$58,075	\$5,000	\$14,472	24.92	8.254	16.31
63	041	22233	\$55,337	0.117	SELECT INSURANCE COMPANY	\$54,799	\$275	\$9,878	18.03	0.497	17.52
64	082	22098	\$51,571	0.109	GRAIN DEALERS MUTUAL INSURANCE CO	\$32,990	\$0	\$0	0.00	0.000	0.00
65	901	20702	\$51,037	0.108	CIGNA FIRE UNDERWRITERS INS CO	\$54,322	\$0	\$11,125	20.48	0.000	20.48
66	108	22977	\$50,350	0.107	LUMBERHENS MUTUAL CASUALTY CO	\$94,440	\$348,557	\$56,347	59.66	692.268	-309.41
67	189	25682	\$49,076	0.104	TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$46,802	\$0	\$90,537	193.45	0.000	193.45
68	164	24791	\$43,280	0.092	ST PAUL MERCURY INSURANCE COMPANY	\$169,258	\$129,668	\$99,481	58.77	299.603	-17.83
69	189	25666	\$41,542	0.088	TRAVELERS INDEMNITY CO OF AMERICA	\$55,828	\$16,222	\$345,732	619.28	39.050	590.22
70	095	22527	\$41,493	0.088	HOME INSURANCE COMPANY THE	\$118,052	\$2,025	\$2,025	1.72	4.880	0.00
71	077	21962	\$39,899	0.085	PENNSYLVANIA GENERAL INSURANCE CO	\$45,869	\$0	\$-9,582	-20.89	0.000	-20.89
72	048	20850	\$38,655	0.082	FIREHENS INS CO OF NEWARK, NEW JERSEY	\$36,704	\$0	\$86,698	236.21	0.000	236.21
73	001	19070	\$36,775	0.078	STANDARD FIRE INSURANCE COMPANY	\$28,747	\$1,000	\$-174,065	-605.51	2.719	-608.99
74	000	14400	\$36,699	0.078	LITITZ MUTUAL INSURANCE COMPANY	\$41,903	\$15,704	\$10,608	25.32	42.791	-12.16
75	177	25240	\$36,488	0.077	STATE AUTOMOBILE & CAS UNDERWRITERS INC	\$46,391	\$2,124	\$3,124	6.73	5.821	2.16

PRODUCT LIABILITY
1986

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
76	044	20621	\$31,292	0.066	COMMERCIAL UNION INSURANCE COMPANY	\$46,570	\$304,902	\$1,217,888	2615	974.4	1960
77	148	24090	\$31,069	0.066	WEST AMERICAN INSURANCE COMPANY	\$23,835	\$430	\$3,698	16	1.4	14
78	218	20478	\$28,652	0.061	NATIONAL FIRE INS CO OF HARTFORD	\$24,229	\$0	\$17,093	71	0.0	71
79	048	20818	\$28,324	0.060	COMMERCIAL INS CO OF NEWARK NJ	\$31,333	\$0	\$31,321	100	0.0	100
80	143	23914	\$25,827	0.055	NORTHWESTERN NATIONAL INS CO	\$25,657	\$196	\$46,003	179	0.8	179
81	901	22667	\$25,819	0.055	CIGNA INSURANCE COMPANY	\$9,956	\$0	\$0	0	0.0	0
82	189	25623	\$21,601	0.046	PHOENIX INSURANCE COMPANY THE	\$13,517	\$-615	\$48,867	362	-2.8	366
83	091	22373	\$17,119	0.036	NEW YORK UNDERWRITERS INSURANCE CO	\$18,509	\$0	\$-4,284	-23	0.0	-23
84	052	21105	\$16,731	0.035	NORTH RIVER INSURANCE COMPANY THE	\$6,742	\$12,500	\$-32,015	-475	74.7	-660
85	143	23906	\$16,650	0.035	NORTHWESTERN NATIONAL CASUALTY CO	\$21,634	\$430	\$-6,973	-32	2.6	-34
86	076	21865	\$16,543	0.035	ASSOCIATED INDEMNITY CORPORATION	\$16,625	\$0	\$10,814	65	0.0	65
87	000	32859	\$16,492	0.035	PENN AMERICA INS CO	\$12,092	\$-29,202	\$-66,202	-547	-177.1	-306
88	148	24066	\$13,304	0.028	AMERICAN FIRE & CASUALTY COMPANY	\$11,291	\$2,290	\$885	8	17.2	-12
89	215	19801	\$13,014	0.028	ARGONAUT INSURANCE COMPANY	\$0	\$0	\$0	0	0.0	0
90	169	24961	\$11,687	0.025	CONNIE LEE INS COMPANY	\$11,724	\$0	\$3,797	32	0.0	32
91	280	32700	\$10,794	0.023	OWNERS INSURANCE COMPANY	\$7,175	\$3,000	\$3,000	42	27.8	0
92	518	14117	\$10,732	0.023	GRINNELL MUTUAL REINSURANCE COMPANY	\$9,714	\$901	\$901	9	8.4	0
93	215	19828	\$8,139	0.017	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$23,278	\$0	0	286.0	0
94	000	14508	\$7,986	0.017	MICHIGAN MILLERS MUTUAL INS CO	\$6,496	\$0	\$-29,656	-457	0.0	-457
95	048	35270	\$7,713	0.016	FIDELITY AND CASUALTY CO OF NY	\$7,661	\$79,728	\$171,371	2237	1033.7	1196
96	076	21849	\$7,177	0.015	AMERICAN AUTOMOBILE INSURANCE CO	\$7,628	\$0	\$4,107	54	0.0	54
97	091	22365	\$7,020	0.015	HARTFORD CASUALTY INSURANCE COMPANY	\$6,900	\$-1,862	\$-8,278	-120	-26.5	-93
98	217	20249	\$6,700	0.014	CENTRAL NATIONAL INS CO OF OMAHA	\$20,135	\$1,249	\$19,981	99	18.6	93
99	514	26859	\$6,621	0.014	FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$4,694	\$0	\$0	0	0.0	0
100	050	21008	\$6,373	0.013	COUNTRY PREFERRED INSURANCE COMPANY	\$8,632	\$0	\$0	0	0.0	0
101	123	23361	\$6,354	0.013	SHELTER GENERAL INS CO	\$5,324	\$0	\$0	0	0.0	0
102	038	20281	\$5,610	0.012	FEDERAL INSURANCE COMPANY	\$4,197	\$83,481	\$208,438	4966	1488.1	2977
103	156	24295	\$5,276	0.011	PROVIDENCE WASHINGTON INSURANCE CO	\$2,860	\$0	\$442	15	0.0	15
104	176	25151	\$4,527	0.010	STATE FARM GENERAL INSURANCE CO	\$2,641	\$0	\$1,325	50	0.0	50
105	123	23388	\$3,386	0.007	SHELTER MUTUAL INSURANCE CO	\$4,128	\$0	\$0	0	0.0	0
106	218	20508	\$3,072	0.007	VALLEY FORGE INSURANCE COMPANY	\$438	\$0	\$217	50	0.0	50
107	084	16691	\$2,556	0.005	GREAT AMERICAN INSURANCE COMPANY	\$11,617	\$110,087	\$182,612	1572	4307.0	624
108	084	26344	\$2,515	0.005	AGRICULTURAL INSURANCE COMPANY	\$1,145	\$0	\$-1,488	-130	0.0	-130
109	095	22500	\$2,005	0.004	CITY INSURANCE COMPANY	\$2,005	\$12,980	\$6,005	300	647.4	-348
110	084	26832	\$1,815	0.004	AMERICAN ALLIANCE INSURANCE COMPANY	\$3,833	\$0	\$-6,869	-179	0.0	-179
111	124	19488	\$1,813	0.004	AMERISURE INSURANCE COMPANY	\$1,776	\$0	\$1,000	56	0.0	56
112	164	24775	\$1,508	0.003	ST PAUL GUARDIAN INSURANCE COMPANY	\$1,669	\$0	\$-6,272	-376	0.0	-376
113	861	40401	\$1,340	0.003	PROVIDERS INS CO	\$1,612	\$0	\$192	12	0.0	12
114	610	11401	\$1,092	0.002	GUARANTY NATIONAL INSURANCE COMPANY	\$2,183	\$450,000	\$-154,575	-7081	41208.8	-27695
115	091	22411	\$953	0.002	TWIN CITY FIRE INSURANCE COMPANY	\$5,458	\$10,369	\$110,788	2030	1088.0	1840
116	044	20613	\$908	0.002	AMERICAN EMPLOYERS INSURANCE CO	\$850	\$0	\$2,455	289	0.0	289
117	140	11991	\$899	0.002	NATIONAL CASUALTY COMPANY	\$3,041	\$2,500	\$-1,142	-38	278.1	-120
118	140	28223	\$654	0.001	NATIONWIDE AGRIBUSINESS INS CO	\$544	\$0	\$10,085	1854	0.0	1854
119	218	20486	\$585	0.001	TRANSCONTINENTAL INSURANCE COMPANY	\$424	\$0	\$-13,430	-3167	0.0	-3167
120	345	10367	\$518	0.001	AVEMCO INSURANCE COMPANY	\$523	\$0	\$0	0	0.0	0
121	052	21121	\$450	0.001	WESTCHESTER FIRE INSURANCE COMPANY	\$20	\$17,500	\$28,400	142000	3888.9	54500
122	024	19909	\$393	0.001	CENTENNIAL INSURANCE COMPANY	\$433	\$-1,121	\$-1,522	-352	-285.2	-93
123	108	30503	\$317	0.001	FEDERAL KEMPER INSURANCE COMPANY	\$6,296	\$0	\$0	0	0.0	0
124	140	13838	\$255	0.001	FARMLAND MUTUAL INSURANCE COMPANY	\$231	\$0	\$0	0	0.0	0
125	000	18767	\$182	0.000	CHURCH MUTUAL INSURANCE COMPANY	\$170	\$0	\$0	0	0.0	0
126	901	18279	\$111	0.000	BANKERS STANDARD INSURANCE COMPANY	\$102	\$0	\$0	0	0.0	0
127	003	42587	\$42	0.000	DEPOSITORS INSURANCE COMPANY	\$5	\$0	\$0	0	0.0	0

PRODUCT LIABILITY
1986

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
128	486	11630	\$18	0.000	JEFFERSON INSURANCE CO OF NEW YORK
129	414	17680	\$0	0.000	FORUM INSURANCE COMPANY
130	034	20303	\$0	0.000	GREAT NORTHERN INSURANCE COMPANY
131	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY
132	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED
133	044	20648	\$0	0.000	EMPLOYERS FIRE INSURANCE COMPANY
134	048	20788	\$0	0.000	BUCKEYE UNION INSURANCE COMPANY
135	048	20885	\$0	0.000	KANSAS CITY FIRE & MARINE INS CO
136	080	22047	\$0	0.000	NORTH STAR REINSURANCE CORPORATION
137	162	24643	\$0	0.000	NEWARK INSURANCE COMPANY
138	076	37273	\$0	0.000	FIREMANS FUND INS CO OF WISCONSIN
139	039	20400	\$-274	-0.001	CIMARRON INSURANCE CO INCORPORATED
140	084	22276	\$-508	-0.001	STONEWALL INSURANCE COMPANY
141	163	24724	\$-1,422	-0.003	FIRST NATIONAL INS CO OF AMERICA
142	841	23671	\$-1,768	-0.004	NATIONAL AMERICAN INS CO OF CALIFORNIA
143	108	30562	\$-1,844	-0.004	AMERICAN MANUFACTURERS MUTUAL INS CO
144	024	19895	\$-3,701	-0.008	ATLANTIC MUTUAL INSURANCE COMPANY
145	091	19682	\$-185,989	-0.394	HARTFORD FIRE INSURANCE COMPANY
			=====		
			\$47,208,075		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
128	\$7,960	\$0	\$0	0.0	0.00	0.0
129	\$0	\$0	\$10,640	0.0	0.00	0.0
130	\$807	\$0	\$0	0.0	0.00	0.0
131	\$0	\$0	\$265	0.0	0.00	0.0
132	\$0	\$0	\$-116	0.0	0.00	0.0
133	\$0	\$0	\$-4,767	0.0	0.00	0.0
134	\$22	\$0	\$22	100.0	0.00	100.0
135	\$154	\$0	\$152	98.7	0.00	98.7
136	\$96	\$0	\$-7,000	-7291.7	0.00	-7291.7
137	\$0	\$0	\$-4	0.0	0.00	0.0
138	\$28	\$0	\$-3	-10.7	0.00	-10.7
139	\$302	\$0	\$0	0.0	0.00	0.0
140	\$127,498	\$0	\$25,106	19.7	0.00	19.7
141	\$59	\$0	\$610	1033.9	0.00	1033.9
142	\$15,343	\$0	\$0	0.0	0.00	0.0
143	\$-1,698	\$0	\$-375	22.1	0.00	22.1
144	\$-3,701	\$875	\$-2,993	80.9	-23.64	104.5
145	\$-189,065	\$1,129,360	\$789,326	-417.5	-607.22	179.9
		=====	=====	=====	=====	=====
		\$40,854,859	\$14,091,441	\$35,724,543	87.44	29.85
						52.95

PRODUCT LIABILITY
1985

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	111	23043	\$1,649,076	7.411	LIBERTY MUTUAL INSURANCE COMPANY
2	076	21881	\$1,283,723	5.769	NATIONAL SURETY CORPORATION
3	038	20281	\$1,039,990	4.674	FEDERAL INSURANCE COMPANY
4	001	19038	\$995,542	4.474	AETNA CASUALTY AND SURETY COMPANY
5	091	22357	\$951,505	4.276	HARTFORD ACCIDENT & INDEMNITY CO
6	901	22713	\$920,039	4.135	INSURANCE COMPANY OF NORTH AMERICA
7	189	25658	\$789,526	3.548	TRAVELERS INDEMNITY COMPANY
8	218	20443	\$698,903	3.141	CONTINENTAL CASUALTY COMPANY
9	063	21458	\$697,211	3.133	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL
10	212	16535	\$647,966	2.912	ZURICH INSURANCE COMPANY
11	007	13935	\$633,269	2.846	FEDERATED MUTUAL INSURANCE COMPANY
12	164	24767	\$598,540	2.690	ST PAUL FIRE & MARINE INSURANCE CO
13	218	20427	\$570,738	2.565	AMERICAN CASUALTY CO OF READING PA
14	048	35289	\$566,256	2.545	CONTINENTAL INSURANCE COMPANY THE
15	095	22527	\$520,869	2.341	HOME INSURANCE COMPANY THE
16	091	19682	\$490,859	2.206	HARTFORD FIRE INSURANCE COMPANY
17	020	26093	\$462,353	2.078	WESTERN CASUALTY AND SURETY COMPANY
18	052	21113	\$460,188	2.068	UNITED STATES FIRE INSURANCE CO
19	133	23604	\$459,719	2.066	MISSION INSURANCE COMPANY
20	052	21083	\$445,184	2.001	INTERNATIONAL INSURANCE COMPANY
21	162	26980	\$441,190	1.983	ROYAL INSURANCE COMPANY OF AMERICA
22	162	24678	\$435,870	1.959	ROYAL INDEMNITY COMPANY
23	164	24791	\$392,254	1.763	ST PAUL MERCURY INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$1,611,219	\$897,748	\$1,668,796	103.57	54.44	47.85
2	\$842,965	\$0	\$539,073	63.95	0.00	63.95
3	\$1,040,456	\$1,038,615	\$1,580,243	151.88	99.87	52.06
4	\$1,113,810	\$1,417,198	\$2,594,859	232.97	142.35	105.73
5	\$940,439	\$581,724	\$410,858	43.69	61.14	-18.17
6	\$667,290	\$25,553	\$-120,522	-18.06	2.78	-21.89
7	\$460,805	\$1,213,261	\$1,316,939	285.79	153.67	22.50
8	\$406,716	\$352,608	\$369,623	90.88	50.45	4.18
9	\$648,424	\$147,028	\$359,247	55.40	21.09	32.73
10	\$776,711	\$74,901	\$1,071,508	137.95	11.56	128.31
11	\$451,051	\$225,178	\$370,395	82.12	35.56	32.20
12	\$417,996	\$99,801	\$186,161	44.54	16.67	20.66
13	\$423,168	\$597,290	\$-23,093	-5.46	104.65	-146.60
14	\$501,262	\$978,066	\$780,266	155.66	172.73	-39.46
15	\$445,385	\$530	\$75,980	17.06	0.10	16.94
16	\$489,645	\$-20,338	\$-20,048	-4.09	-4.14	0.06
17	\$420,629	\$151,234	\$185,241	44.04	32.71	8.08
18	\$424,498	\$11,545	\$209,021	49.24	2.51	46.52
19	\$565,358	\$407,405	\$10,744,856	1900.54	88.62	1828.48
20	\$751,169	\$0	\$162,776	21.67	0.00	21.67
21	\$578,128	\$47,777	\$515,058	89.09	10.83	80.83
22	\$453,397	\$47,360	\$100,904	22.26	10.87	11.81
23	\$371,233	\$49,555	\$163,168	43.95	12.63	30.60

PRODUCT LIABILITY
1985

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	076	21857	\$372,952	1.676	AMERICAN INSURANCE COMPANY THE	\$314,570	\$5,353,340	\$3,813,652	1212.34	1435.40	-489.46
25	163	24740	\$366,141	1.645	SAFECO INSURANCE CO OF AMERICA	\$307,728	\$6,016	\$112,910	36.69	1.64	34.74
26	189	25615	\$299,363	1.345	CHARTER OAK FIRE INSURANCE CO THE	\$158,279	\$740	\$150,384	95.01	0.25	94.54
27	901	22748	\$265,147	1.192	PACIFIC EMPLOYERS INSURANCE COMPANY	\$120,325	\$1,117	\$73,668	61.22	0.42	60.30
28	011	19356	\$243,511	1.094	MARYLAND CASUALTY COMPANY	\$143,295	\$4,923	\$78,529	54.80	2.02	51.37
29	084	22276	\$232,445	1.045	STONEWALL INSURANCE COMPANY	\$113,016	\$245,000	\$308,487	272.96	105.40	56.18
30	176	25143	\$226,281	1.017	STATE FARM FIRE AND CASUALTY CO	\$189,721	\$12,568	\$60,275	31.77	5.55	25.15
31	473	19275	\$212,424	0.955	AMERICAN FAMILY MUTUAL INS CO	\$164,294	\$200,534	\$179,084	109.00	94.40	-13.06
32	077	21970	\$192,207	0.864	GENERAL ACCIDENT INS CO OF AMERICA	\$158,549	\$0	\$54,879	34.61	0.00	34.61
33	299	11584	\$157,788	0.709	INTEGRITY INSURANCE COMPANY	\$148,431	\$47,687	\$333,940	224.98	30.22	192.85
34	095	22519	\$145,678	0.655	HOME INDEMNITY COMPANY THE	\$136,249	\$3,078,977	\$2,905,471	2132.47	2113.55	-127.34
35	855	14583	\$139,345	0.626	MILLERS MUTUAL INS ASSN OF ILLINOIS	\$102,557	\$15,472	\$9,972	9.72	11.10	-5.36
36	124	23396	\$136,881	0.615	MICHIGAN MUTUAL INSURANCE COMPANY	\$114,502	\$64,047	\$20,052	17.51	46.79	-38.42
37	098	10804	\$136,745	0.615	CONTINENTAL WESTERN INSURANCE CO	\$113,819	\$6,294	\$2,083	1.83	4.60	-3.70
38	150	20095	\$135,904	0.611	BITUMINOUS CASUALTY CORPORATION	\$94,981	\$2,000	\$16,333	17.20	1.47	15.09
39	150	20109	\$129,133	0.580	BITUMINOUS FIRE AND MARINE INS CO	\$116,592	\$136,016	\$14,806	12.70	105.33	-103.96
40	034	20303	\$115,365	0.518	GREAT NORTHERN INSURANCE COMPANY	\$131,900	\$390	\$-7,807	-5.92	0.34	-6.21
41	162	24600	\$110,454	0.496	GLOBE INDEMNITY COMPANY	\$94,179	\$0	\$23,461	24.91	0.00	24.91
42	108	22977	\$108,962	0.490	LUMBERMENS MUTUAL CASUALTY CO	\$119,634	\$8,051	\$306,761	256.42	7.39	249.69
43	080	22047	\$106,095	0.477	NORTH STAR REINSURANCE CORPORATION	\$114,496	\$0	\$63,000	55.02	0.00	55.02
44	163	24732	\$104,446	0.469	GENERAL INSURANCE CO OF AMERICA	\$85,971	\$45,594	\$15,765	18.34	43.65	-34.70
45	108	22918	\$102,063	0.459	AMERICAN MOTORISTS INSURANCE CO	\$88,796	\$24,037	\$141,557	159.42	23.55	132.35
46	212	26247	\$101,948	0.458	AMERICAN GUARANTEE & LIABILITY INS CO	\$64,293	\$16,186	\$870	1.35	15.88	-23.82
47	084	22136	\$94,541	0.425	AMERICAN NATIONAL FIRE INSURANCE CO	\$59,079	\$51,034	\$60,489	102.39	53.98	16.00
48	162	24589	\$92,992	0.418	AMERICAN AND FOREIGN INSURANCE CO	\$42,763	\$0	\$48,947	114.46	0.00	114.46
49	189	25666	\$80,893	0.364	TRAVELERS INDEMNITY CO OF AMERICA	\$133,222	\$45,742	\$187,016	140.38	56.55	106.04
50	215	19828	\$79,753	0.358	ARGONAUT MIDWEST INSURANCE COMPANY	\$77,566	\$75,000	\$-168,261	-216.93	94.04	-313.62
51	271	14990	\$77,763	0.349	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$60,673	\$20,887	\$152,774	251.80	26.86	217.37
52	015	19569	\$70,225	0.316	AMERICAN MUTUAL LIABILITY INS CO	\$69,592	\$219,217	\$241,243	346.65	312.16	31.65
53	140	26042	\$63,527	0.285	WAUSAU UNDERWRITERS INS CO	\$14,824	\$0	\$12,612	85.08	0.00	85.08
54	011	19372	\$63,303	0.284	NORTHERN INSURANCE CO OF NEW YORK	\$62,334	\$-543	\$32,042	51.40	-0.86	52.27
55	001	19070	\$61,641	0.277	STANDARD FIRE INSURANCE COMPANY	\$67,822	\$17,210	\$147,095	216.88	27.92	191.51
56	077	21962	\$56,543	0.254	PENNSYLVANIA GENERAL INSURANCE CO	\$72,839	\$0	\$7,528	10.34	0.00	10.34
57	143	23914	\$56,337	0.253	NORTHWESTERN NATIONAL INS CO	\$90,116	\$7,129	\$-43,451	-48.22	12.65	-56.13
58	048	20818	\$54,375	0.244	COMMERCIAL INS CO OF NEWARK NJ	\$65,120	\$0	\$-20,493	-31.47	0.00	-31.47
59	072	21741	\$53,243	0.239	HAWKEYE SECURITY INSURANCE COMPANY	\$38,467	\$7,199	\$50,553	131.42	13.52	112.70
60	246	14265	\$49,423	0.222	INDIANA LUMBERMENS MUTUAL INS CO	\$38,101	\$0	\$-987	-2.59	0.00	-2.59
61	177	25240	\$48,553	0.218	STATE AUTOMOBILE & CAS UNDERWRITERS INC	\$50,570	\$18,715	\$-10,285	-20.34	38.55	-57.35
62	000	25240	\$48,553	0.218	STATE AUTOMOBILE & CASUALTY UNDERWRITER	\$50,570	\$18,715	\$-10,285	-20.34	38.55	-57.35
63	048	34622	\$47,737	0.215	GLENS FALLS INSURANCE COMPANY THE	\$34,399	\$870	\$7,424	21.58	1.82	19.05
64	148	24074	\$45,359	0.204	OHIO CASUALTY INSURANCE COMPANY	\$25,689	\$387	\$6,525	25.40	0.85	23.89
65	076	21873	\$43,171	0.194	FIREMANS FUND INSURANCE COMPANY	\$41,981	\$1,903	\$4,419	10.53	4.41	5.99
66	882	12505	\$37,988	0.171	ROCKWOOD INSURANCE COMPANY	\$19,992	\$4,787	\$20,642	103.25	12.60	79.31
67	041	22217	\$37,321	0.168	GULF INSURANCE COMPANY	\$33,146	\$6,591	\$7,595	22.91	17.66	3.03
68	143	23906	\$34,936	0.157	NORTHWESTERN NATIONAL CASUALTY CO	\$32,820	\$7,235	\$54,127	164.92	20.71	142.88
69	011	19305	\$32,814	0.147	ASSURANCE COMPANY OF AMERICA	\$23,193	\$0	\$961	4.14	0.00	4.14
70	219	21180	\$32,499	0.146	JOHN DEERE INSURANCE COMPANY	\$35,623	\$5,573	\$190,502	534.77	17.15	519.13
71	044	20621	\$32,475	0.146	COMMERCIAL UNION INSURANCE COMPANY	\$27,958	\$502,500	\$396,414	1417.89	1547.34	-379.45
72	084	16691	\$30,461	0.137	GREAT AMERICAN INSURANCE COMPANY	\$40,031	\$200	\$-1,864	-4.66	0.66	-5.16
73	008	19232	\$30,392	0.137	ALLSTATE INSURANCE COMPANY	\$7,201	\$1,996	\$340,953	4734.80	6.57	4707.08
74	486	11630	\$27,245	0.122	JEFFERSON INSURANCE CO OF NEW YORK	\$20,304	\$0	\$3,198	15.75	0.00	15.75
75	041	22209	\$25,502	0.115	ATLANTIC INSURANCE COMPANY	\$23,406	\$75	\$7,244	30.95	0.29	30.63

PRODUCT LIABILITY
1985

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
76	189	25682	\$25,112	0.113	TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$12,124	\$0	\$19,784	163.2	0.00	163.2
77	041	22233	\$23,067	0.104	SELECT INSURANCE COMPANY	\$18,238	\$0	\$1,021	5.6	0.00	5.6
78	148	24090	\$20,864	0.094	WEST AMERICAN INSURANCE COMPANY	\$13,060	\$564	\$4,075	31.2	2.70	26.9
79	414	11193	\$18,809	0.085	FORUM INSURANCE COMPANY	\$19,976	\$0	\$13,768	68.9	0.00	68.9
80	020	26107	\$18,151	0.082	NORDIA INSURANCE COMPANY	\$12,269	\$25	\$25,025	204.0	0.14	203.8
81	115	23035	\$17,909	0.080	LIBERTY MUTUAL FIRE INSURANCE CO	\$17,909	\$1,859	\$14,731	82.3	10.38	71.9
82	093	22365	\$17,273	0.078	HARTFORD CASUALTY INSURANCE COMPANY	\$23,682	\$16,668	\$12,392	52.3	96.50	-18.1
83	108	30503	\$16,369	0.074	FEDERAL KEMPER INSURANCE COMPANY	\$18,156	\$0	\$-2,510	-13.8	0.00	-13.8
84	088	22292	\$15,209	0.068	HANOVER INSURANCE COMPANY THE	\$18,934	\$469	\$5,863	31.0	3.08	28.5
85	164	24775	\$14,545	0.065	ST PAUL GUARDIAN INSURANCE COMPANY	\$16,612	\$886	\$-833	-5.0	6.09	-10.3
86	038	20346	\$13,727	0.062	PACIFIC INDEMNITY COMPANY	\$8,911	\$0	\$4,878	54.7	0.00	54.7
87	214	19194	\$12,873	0.058	FARMERS ALLIANCE MUTUAL INS CO	\$15,114	\$259	\$259	1.7	2.01	0.0
88	084	26832	\$11,895	0.053	AMERICAN ALLIANCE INSURANCE COMPANY	\$12,423	\$0	\$6,073	48.9	0.00	48.9
89	217	20265	\$11,010	0.049	PROTECTIVE NATIONAL INS CO OF OMAHA, TH	\$15,592	\$25,750	\$293,053	1879.5	233.88	1714.4
90	000	32859	\$10,909	0.049	PENN AMERICA INS CO	\$7,259	\$0	\$89,000	1226.1	0.00	1226.1
91	024	19895	\$10,861	0.049	ATLANTIC MUTUAL INSURANCE COMPANY	\$13,031	\$240	\$4,028	30.9	2.21	29.1
92	050	21008	\$10,424	0.047	COUNTRY PREFERRED INSURANCE COMPANY	\$11,716	\$0	\$0	0.0	0.00	0.0
93	148	24066	\$10,294	0.046	AMERICAN FIRE & CASUALTY COMPANY	\$11,918	\$0	\$4	0.0	0.00	0.0
94	003	19097	\$10,107	0.045	ALLIED MUTUAL INS CO	\$8,367	\$0	\$-1,428	-17.1	0.00	-17.1
95	901	20702	\$9,756	0.044	CIGNA FIRE UNDERWRITERS INS CO	\$39,508	\$0	\$19,214	48.6	0.00	48.6
96	052	21105	\$9,436	0.042	NORTH RIVER INSURANCE COMPANY THE	\$9,224	\$0	\$-3,375	-36.6	0.00	-36.6
97	901	20699	\$9,276	0.042	CIGNA PROPERTY & CASUALTY INS CO	\$11,725	\$0	\$-11,692	-99.7	0.00	-99.7
98	998	00010	\$8,746	0.039	CURATORS OF THE UNIVERSITY OF MISSOURI	\$0	\$0	\$0	0.0	0.00	0.0
99	999	00010	\$8,746	0.039	FARMERS MUTUAL FIRE INS CO DEKALB	\$0	\$0	\$0	0.0	0.00	0.0
100	091	22411	\$8,432	0.038	TWIN CITY FIRE INSURANCE COMPANY	\$7,964	\$0	\$1,758	22.1	0.00	22.1
101	082	22098	\$7,244	0.033	GRAIN DEALERS MUTUAL INSURANCE CO	\$6,247	\$0	\$1,223	19.6	0.00	19.6
102	218	20494	\$7,075	0.032	TRANSPORTATION INSURANCE COMPANY	\$-53,264	\$273,901	\$391,306	-734.7	3871.39	-220.4
103	091	22373	\$6,632	0.030	NEW YORK UNDERWRITERS INSURANCE CO	\$6,857	\$0	\$816	11.9	0.00	11.9
104	048	35270	\$6,461	0.029	FIDELITY AND CASUALTY CO OF NY	\$4,085	\$89,100	\$-43,842	-1073.2	1379.04	-3254.4
105	518	14117	\$6,253	0.028	GRINNELL MUTUAL REINSURANCE COMPANY	\$5,210	\$831	\$831	16.0	13.29	0.0
106	168	24953	\$6,154	0.028	SOUTH CAROLINA INSURANCE COMPANY	\$2,403	\$0	\$0	0.0	0.00	0.0
107	280	32700	\$6,132	0.028	OWNERS INSURANCE COMPANY	\$2,878	\$0	\$1,332	46.3	0.00	46.3
108	189	25623	\$5,970	0.027	PHOENIX INSURANCE COMPANY THE	\$5,518	\$615	\$47,566	862.0	10.30	850.9
109	052	21121	\$5,490	0.025	WESTCHESTER FIRE INSURANCE COMPANY	\$6,677	\$0	\$-7,139	-106.9	0.00	-106.9
110	003	19100	\$5,121	0.023	AMCO INSURANCE COMPANY	\$5,131	\$0	\$0	0.0	0.00	0.0
111	901	22667	\$4,846	0.022	CIGNA INSURANCE COMPANY	\$1,239	\$0	\$5,000	403.6	0.00	403.6
112	123	23388	\$4,586	0.021	SHELTER MUTUAL INSURANCE CO	\$4,413	\$75	\$75	1.7	1.64	0.0
113	123	23361	\$4,543	0.020	SHELTER GENERAL INS CO	\$4,483	\$0	\$0	0.0	0.00	0.0
114	108	30562	\$4,457	0.020	AMERICAN MANUFACTURERS MUTUAL INS CO	\$6,695	\$0	\$375	5.6	0.00	5.6
115	610	11401	\$4,212	0.019	GUARANTY NATIONAL INSURANCE COMPANY	\$11,181	\$-90	\$661,185	5913.5	-2.14	5914.3
116	514	26859	\$2,947	0.013	FARM BUREAU TOWN & COUNTRY INS CO OF MO	\$2,458	\$0	\$0	0.0	0.00	0.0
117	108	22942	\$2,702	0.012	IOWA KEMPER INSURANCE COMPANY	\$2,796	\$591	\$591	21.1	21.87	0.0
118	076	21849	\$2,662	0.012	AMERICAN AUTOMOBILE INSURANCE CO	\$2,646	\$0	\$310	11.7	0.00	11.7
119	163	24724	\$2,406	0.011	FIRST NATIONAL INS CO OF AMERICA	\$925	\$0	\$0	0.0	0.00	0.0
120	059	21326	\$2,291	0.010	EMPIRE FIRE AND MARINE INSURANCE CO	\$1,952	\$0	\$72	3.7	0.00	3.7
121	218	20478	\$1,844	0.008	NATIONAL FIRE INS CO OF HARTFORD	\$904	\$0	\$180	19.9	0.00	19.9
122	044	20648	\$1,784	0.008	EMPLOYERS FIRE INSURANCE COMPANY	\$1,784	\$0	\$-35,303	-1978.9	0.00	-1978.9
123	048	20885	\$1,408	0.006	KANSAS CITY FIRE & MARINE INS CO	\$1,471	\$0	\$-840	-57.1	0.00	-57.1
124	048	20850	\$1,273	0.006	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$1,755	\$0	\$-20,493	-1167.7	0.00	-1167.7
125	176	25151	\$1,226	0.006	STATE FARM GENERAL INSURANCE CO	\$1,253	\$0	\$0	0.0	0.00	0.0
126	345	10367	\$897	0.004	AVEMCO INSURANCE COMPANY	\$1,486	\$829	\$982	66.1	92.42	10.3
127	039	20400	\$866	0.004	CIMARRON INSURANCE CO INCORPORATED	\$829	\$0	\$0	0.0	0.00	0.0

PRODUCT LIABILITY
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OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
128	215	19860	\$829	0.004	GREAT CENTRAL INSURANCE COMPANY	\$2,271	\$0	\$-500	-22	0.00	-22
129	038	20354	\$765	0.003	SEA INSURANCE COMPANY LIMITED	\$765	\$0	\$435	57	0.00	57
130	861	40401	\$500	0.002	PROVIDERS INS CO	\$346	\$0	\$48	14	0.00	14
131	024	19909	\$420	0.002	CENTENNIAL INSURANCE COMPANY	\$1,221	\$1,877	\$855	70	446.90	-84
132	817	38849	\$361	0.002	HOUSTON GENERAL INS CO	\$680	\$20,000	\$19,545	2874	5540.17	-67
133	001	19046	\$360	0.002	AETNA CASUALTY & SURETY CO OF IL	\$360	\$0	\$-2,043	-567	0.00	-567
134	076	21865	\$259	0.001	ASSOCIATED INDEMNITY CORPORATION	\$4,746	\$0	\$6,189	130	0.00	130
135	000	13528	\$110	0.000	BROTHERHOOD MUTUAL INSURANCE CO	\$93	\$0	\$0	0	0.00	0
136	000	18767	\$101	0.000	CHURCH MUTUAL INSURANCE COMPANY	\$83	\$0	\$0	0	0.00	0
137	901	18279	\$76	0.000	BANKERS STANDARD INSURANCE COMPANY	\$56	\$0	\$0	0	0.00	0
138	048	20788	\$62	0.000	BUCKEYE UNION INSURANCE COMPANY	\$40	\$0	\$39	97	0.00	97
139	248	13021	\$48	0.000	UNITED FIRE AND CASUALTY COMPANY	\$32	\$0	\$-1	-3	0.00	-3
140	000	14508	\$0	0.000	MICHIGAN HILLERS MUTUAL INS CO	\$59	\$0	\$-2,118	-3590	0.00	-3590
141	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$0	\$152,025	0	0.00	0
142	218	20486	\$0	0.000	TRANSCONTINENTAL INSURANCE COMPANY	\$169,512	\$0	\$160,551	95	0.00	95
143	048	20761	\$0	0.000	BOSTON OLD COLONY INSURANCE COMPANY	\$28	\$0	\$27	96	0.00	96
144	095	22500	\$0	0.000	CITY INSURANCE COMPANY	\$0	\$19,566	\$97,415	0	0.00	0
145	048	35106	\$0	0.000	NIAGARA FIRE INSURANCE COMPANY	\$0	\$0	\$-41	0	0.00	0
146	553	35262	\$0	0.000	PHOENIX ASSURANCE CO OF NEW YORK	\$0	\$0	\$-3	0	0.00	0
147	076	37273	\$0	0.000	FIREMANS FUND INS CO OF WISCONSIN	\$29	\$0	\$-223	-769	0.00	-769
148	038	20397	\$-11	-0.000	VIGILANT INSURANCE COMPANY	\$2	\$0	\$-482	-24100	0.00	-24100
149	044	38369	\$-36	-0.000	NORTHERN ASSURANCE CO OF AMERICA	\$-36	\$0	\$0	0	0.00	0
150	031	20087	\$-42	-0.000	NATIONAL INDEMNITY COMPANY	\$893	\$0	\$-1,344	-151	0.00	-151
151	044	20613	\$-42	-0.000	AMERICAN EMPLOYERS INSURANCE CO	\$300	\$0	\$0	0	0.00	0
152	304	23086	\$-142	-0.001	PRUDENTIAL LMI COMMERCIAL INS CO	\$148	\$0	\$1,000	676	0.00	676
153	084	26344	\$-772	-0.003	AGRICULTURAL INSURANCE COMPANY	\$2,977	\$0	\$1,230	41	0.00	41
154	222	22187	\$-3,681	-0.017	GREATER NEW YORK MUTUAL INS CO	\$-1,382	\$0	\$0	0	0.00	0
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\$22,252,060						\$19,924,279	\$19,079,465	\$35,576,037	178.56	85.74	82.80

